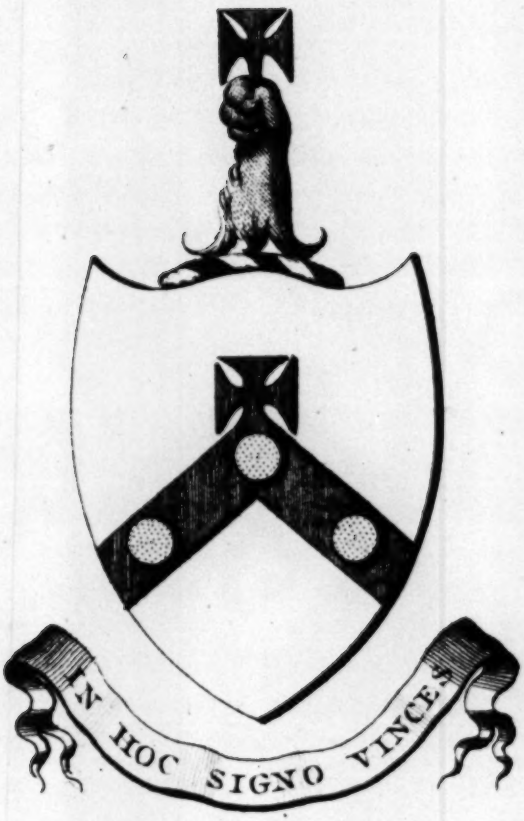
J. Newling.
1782.



John. Newling.

A CAUTION AGAINST SURETISHIP.

Designed for the Benefit of English Subjects.

By *R. A.* Rector of *Shrawarden.*

Celebre eſt illud Thaletis;
Sponde, noxa preſtò eſt.
Et illud Chilonis;
Sponſioni non deeſt jactura.

Licenſed *March* the 17*th.* 168$\frac{7}{8}$ R. M.

LONDON,
Printed by *B. Griffin,* for *Samuel Heyrick* at *Grays-Inn-Gate* in *Holborn.* 1688.

BRITISH MUSEUM

TO

WILLIAM BROMLEY, Esq;

SIR,

WHEN I consider the Temper of your Mind, the manifest sincerity of your deportment, and your ardent Affection to the Peace and Prosperity of the Kingdom: I cannot wonder that so much real Worth should purchase you a general Esteem and Love in the Breasts of all your Acquaintance; and procure you a Right to a Seat in one of the greatest Councils that is this day in the Christian World. And tho' that inestimable Modesty which clearly appears in your disposition and converse, restrains me from

ſpeaking all that I think; yet ſince I cannot think out all that you deſerve; an utter ſilence would be no leſs unpardonable, than Flattery is deteſtable: The World knows how to place you in the Catalogue of Patriots, whoſe Merits tranſcend their years, whoſe Manners are exemplary to their Superiours, and ſhed abroad profitable influences upon all degrees, and whoſe Honour raiſes the Emulation of aſpiring Spirits. Had I not a ſure perſwaſion of your Goodneſs and Candour, I could not preſume to ſend ſo poor a Preſent as this to your hands, or deſire that it may find a quiet repoſe under the umbrage of your Favour. My ſmall acquaintance with you, hath enriched me with plentiful demonſtrations of your great Vertue, and incouraged me to offer this minute Tract to wait upon you, as being agreeable to your habitual inclination to the publick good. I cannot think, that either the compoſure thereof, or the

Stile

Stile is worthy of your acceptance, or approbation: For when I reflect upon the form, and contexture of my Diſcourſe, I have ſome cauſe to ſuſpect, that it is not ſo correct, or ſo methodically contrived, but that it may be liable to cenſure; and I have no mind to put the uneaſie trouble upon you of ſheltering my imperfection with your Patronage. But being ſufficiently conſcious to the current of my well directed intention, which is to ſave honeſt men from Cheats and Dangers, and to tender them my charirable advice for their ſafety and peace. I do not doubt your favourable conſtruction of the matter and deſign of it: Which not only for the rarity of the Argument, but the general uſefulneſs thereof, may look for a valuable regard from all, who can but breath good wiſhes for the happineſs of humane ſociety; and expect a ready furtherance from thoſe, whoſe abilities have rendred them capable of Publick Communi-

cations, and I know your publick Spirit can make a fair and reaſonable Apology for ſuch a purpoſe, and your forward Charity can hide a multitude of the Authors infirmities, when the good meaning of his Labour is manifeſt to all Obſervers. And ſince I am many ways obliged to your Family; I have no better occaſion at preſent to render my thankful acknowledgment, than by preſenting this well-meant Treatiſe to your diſpoſal, as a Token of that gratitude I ought to expreſs and practice; and upon all opportunities muſt ever be performed by

Sir,

Your moſt Faithful and

moſt Humble Servant

R. A.

THE PREFACE TO THE READER.

THO' some look upon the numerous off-spring of the Press, with the like discontented eye, wherewith an ill Natured Father beholds the number of his Children, as a Burthen rather than a Blessing: Yet I am apt to think that many useful Books are still wanting; and I hope that Future Ages will produce clearer Excellences of profitable Learning, and better improvements of knowledge than we are yet acquainted with.

It is observed by the famous Lord Bacon, *Chancellour of* England, *'That 'concerning the Wisdom of business where-'in Mans Life is most conversant, there 'be no Books at all Written of it, ex-*

Bacons Advancement of Learning, l. 8. p. 37, 71.

'cept an handful or two, of ſome few 'civil Advertiſements, that have no 'proportion to the magnitude of this 'Subject: for if there were Books extant 'of this Argument, as of other; I doubt 'not but Learned Men with mean expe- 'rience, would far excel men of long ex- 'perience; and out-ſhoot them (as they 'ſay) in their own bow: Neither is 'there any cauſe why we ſhould fear leaſt 'the matter of this knowledge ſhould be 'ſo various, that it could not fall under 'precepts, for it is much narrower than 'the Science of Government, which not- 'withſtanding we ſee is exactly laboured 'and ſubdued.

'Of this kind of Wiſdom, it ſeems, 'there have been ſome Profeſſors amongſt 'the Romans in their beſt and wiſeſt 'times: For Cicero Reports, that it 'was in uſe a little before his time, for 'Senators who had the name for wiſe and 'experienced men (the Coruncanii, Cu- 'rii, Lælii, and others) to walk at cer- 'tain hours in the Forum, where they 'might give acceſs, and audience to the

'Citizens

Citizens; and might be consulted with-al, not only touching point of Law; but of all sorts of business; as of the Marriage of a Daughter, or of the bringing up of a Son, or of a purchase, of a bargain, of an Accusation, of a defence, and every other occasion incident to mans Life.

The Subject I have chosen to insist on belongs to this Argument; I must confess, that I have neither read over great Libraries, nor seen many years; yet I have sometimes wondered, that after the best inquiry I could make, I never yet could find (beside the Code and Digest) any one small Tract concerning Suretiship, as if the management of this Subject were unworthy of the Labours of a Learned Pen.

Whatever may be extant in this kind, that relates to the Wisdom of business: There's nothing which may any way be compared with those Aphorismes which Solomon the King of Israel set forth; of whom this Testimony is given that his heart was as the Sands of the Sea;

for

for as these do incompass all the utmost bounds of the World; so his Wisdom comprehended all matters, as well humane as Divine; in whose Parables are many Excellent Precepts and Advertisements springing out of the profound Secrets of Wisdom, and flowing over into a large Field of Variety.

We know by consulting this Royal Author, that the matter of Suretiship is not wholly neglected in Scripture, and general Commentators could not finish their undertaking without touching upon what is written in all the Proverbs of Solomon *in the course of their interpretation: But I never met with, nor yet could hear of any Book extant that is* ex instituto *written upon this Subject; and tho' there may be some where of I have not seen one, yet the Scarcity will justifie my present Labour.*

I have heard many lamentable stories of Families, ruin'd by rash and inconsiderate Suretiship; and the love I have for the welfare of the Kingdom, which is much impaired by the decay of private Fami-

Families, hath moved me to ſpend ſome of my leiſure hours in penning my thoughts concerning this Argument, which is of general concern: And tho' my conceptions thereof be rude and imperfect; yet they are therefore expoſed to publick view, becauſe they could not be profitable were they hid under a buſhel.

After I had begun ſome ſmall thoughts of this undertaking: Two Clergy-Men at diſtant times knocked at my Door; who by Suretiſhip were reduced to extream indigence and beggery: The ſad relation they gave me of their condition, I was heard and entertained with tender compaſſion: Afterwards I had the knowledge of another perſon of the ſame coat, whoſe loſs by the ſame way was more conſiderable for the quantity, than theirs; but yet he was ſupported by better means than begging: Yet was ſo far weakned thereby, that his way of living became ſomewhat uneaſie to him, through the reſtraint that was thereby put upon his charitable inclination; it being little

little better than death to him to liv
without being able to do good in th
World; which he ſaw had ſo much nee
of it.

The purpoſe I had conceived to conſ
der the Argument of this Treatiſe, wa
not throughly formed, until I met wit
theſe inſtances; for reflecting thereon
ſuſpected the want of Books concernin
Suretiſhip might be the Reaſon tha
Scholars did loſe themſelves thereb

Whereupon I was quickned to atten
this buſineſs with greater application
and though I can do no more therei
then make a clear repreſentation, or giv
a remembrance of ſuch things which ar
obvious to all diligent Obſervers? ye
what is here compiled together, after
rude manner, may yield ſufficient mat
ter of Caution to all Readers, that wi
clearly ſurvey what is preſented to the
minds, not doubting but that men ma
poſſeſs no leſs ſure advantage by a pru
dent guarding of their own properties
than others have obtained by their ra
Projects, and new Inventions. And

my hope I ſhall not water dry ticks, or waſh Negro's; *becauſe every mans intereſt will conſpire with my deſign.*

I cannot pretend, that Friends have deſired me to employ my ſelf in this task; for I know no man that can think me able to undertake it, neither can I judge my ſelf ſufficient for a work of this Nature; which were more proper for a Learned and Charitable Counſellour, than a private perſon, who hath but an obſcure knowledge of Men, and leſs experience in Civil affairs. Yet having a great ſence of their deplorable condition who have contracted heavy debts by their Obligations for others; my inexperience in buſineſs (which I can freely confeſs) could not ſtop me from this enterprize, which trembles not at the capritious force of any Critical Remarks, or envious Obloquies, being deſigned for no other end than the publick good. And if what I have briefly Written (after my faſhion) ſhall either make Men take heed of oppreſſing them-

themſelves with others burthens; ſhall awaken ſome more able Pen to di- ſwade them from ſo doing; I have a that I deſire.

We know that great things ha ſometimes been done by ſmall mean and ſtrange diſtempers have been cur by contemptible Receipts, and witho impoſing upon any Mans judgement, may humbly conjecture, that it poſſible, that this ſlender ſling, a ſmall pebble may ſtrike, and ſink i the brow of a terrible Philiſtine, a ſlay that great Evil, which hath ruin many conſiderable Families; and con quently hath been grievous both to t Eccleſiaſtical and Civil State.

And ſince I aim at the publick goo and mean perſons may have need of th advice which is here given; I have t ken care to beſtow it in ſo ſmall a co paſs; that Men of ſhort abilities m purchaſe this Receipt for their ſafe and have it ready at hand to re their aſſaults, who would allure th into a ſnare, and bring them un

the ſervile Yoke of their ſecular con-
racts.

And that the Benefit of this Manu-
al, might have a large extent, the ſtile
is accommodated to the meaneſt capaci-
ty.

No Man, I ſuppoſe, will deny me the
pleaſure of my own good intentions:
And if the Reader may have profit by
my labour; I hope he will eaſily par-
don the infirmities I could not free my
ſelf from; and accept my endeavours,
(ſuch as they are) for his well being.

BRITISH
7 JUL 71
MUSEUM

THE

THE CONTENTS.

Chap. 1. *Sheweth the Nature of Suretiſhip, with the ordinary Cauſes and Effects thereof.* pag. 1.

Chap. 2. *Declareth, That the Caution againſt Suretiſhip, depends on Divine Authority; and how far Men are obliged in Conſcience to frame their Meaſures accordingly.* 37

Chap. 3. *Warneth all Men to ſhun the Temptations of proud, fooliſh, ſlothful, prodigal and Wicked perſons; upon whoſe account Suretiſhip is extreamly dangerous.* 80

Chap. 4. *Deſcribeth the proper means to be uſed in Conformity to the Caution againſt Suretiſhip.* 149

Caution

CAUTION AGAINST SURETISHIP.

CHAPTER I.

Sheweth the nature of Suretiſhip, with the ordinary Cauſes and Effects thereof.

COmmon practice is a ſufficient demonſtration of the nature of civil Bonds, and Obligations; but the force of them is uſually ſooner felt, than underſtood: which is the reaſon that hath moved me to write this

Caution; and to desire the Reader to make a pause, and breath a while; that he may ponder what he is allured to undertake, when the kindness of his Suretiship is desired of him.

The form of Bonds, wherein two or more are bound, and the customary Ceremonies that are used at the making of them, shew, that they have an equal strength, and vertue as to all that are obliged therein.

Whatever the number of persons be that are concerned in one common Bond for the payment of one intire Sum; the efficacy thereof is such, that every particular person, by himself, is as well liable to the payment of the whole, as they altogether are; for by the form of their Bond, they are all tied (*conjunctim, & divisim*, jointly, and severally) to the payment of the said Sum; for, immediately after the Sum is mentioned in the Bond, and the person unto whom it is to be paid is nominated, it follows

ad quam quidem solutionem benè, & fidélitèr faciendam obligamus nos, & utrumque nostri Hæredes, Executores, &

unto which payment well and truly to be made we oblige our selves, and either of us; the Heirs, Executors, and Admi-

Admi-

Adminiſtratores noſtros, & utriuſque noſtri; per ſe, pro toto, & in ſolido firmiter per præſentes.

niſtrators of us, and of either of us, by himſelf, for the whole, and full Sum firmly by theſe preſents.

And the Condition of the Obligation is drawn to the ſame purpoſe [*That if the within bounden, or either of them, the Heirs, Executors, or Adminiſtrators of them, or either of them; ſhall well and truly pay the debt, then the obligation ſhall be void: or elſe remain in full force.*]

And as the form of Bonds in which two, or more are bound; ſhews that every particular perſon by himſelf is as faſt bound, as they all together are: ſo the cuſtomary ceremonies at the making of a Bond, manifeſt the Obligation to be equal upon every one ſingle, as it is upon all: for every one ſigns, ſeals, and delivers the Bond, as his Act and Deed: the ſigning and ſealing is plainly particular, and though all joyn in the delivery of the Bond as their Act and Deed; no man can infer from thence that all their powers muſt equally concur in ſatisfying the perſon to whom, or to whoſe uſe, the delivery is made; for a joint delivery includes every particular, and this therefore is the act of every perſon by himſelf: for if any one

who hath conſented to have his name put in a Bond, ſhould be abſent when the cuſtomary ceremonies are performed by others therein engaged, he muſt repeat them all by himſelf, and make his particular delivery before witneſſes when required: ſo that whether the delivery be actually joint, or particular, it muſt be underſtood to be the act of every perſon concerned agreeably to the tenour of the obligation. Some make a plauſible diſtinction of Principal, and Surety (and in way of diſcourſe I muſt crave leave to make uſe of it) which ſeems to import that the Principal is more ſtrictly obliged, than the Surety: and ſome ignorant Sureties may flatter themſelves therewith, till they find their opinion confuted with an after-reckoning: for the diſtinction of Principal, and Surety, ſignifies no more then that he who hath the character of Principal, hath received the Sum ſpecified in the Condition of the Bond; and hath the honour to have his name firſt in the Obligation: but in eſtimate of Law both Principal, and Surety are one perſon: ſo that both are equally obliged, and if either ſhall make ſatisfaction the Obligation is void; and this too commonly falls to the Lot of the Surety, who though his Name be diſpoſed of in the

the loweſt place; yet he ſinks not out of ſight by that means: But as the deepeſt things in nature, have the ſaddeſt weight upon them, ſo he who lies undermoſt in an Obligation, too often bears all the burthen. He finds that word true, in ſad earneſt, which an Honourable Judge once ſpake in jeſt, *That a Surety is a ſure Tie, and oftner pays the Debt than the Principal*: And, being this kind of grievance is no rare caſe, every one that hath a juſt regard to his own Peace, Liberty, Reputation, and Proſperity, ſhould take heed how by humouring the Requeſts of an Inſolvent Perſon, he yields up himſelf a Slave to the tyranny of a Creditor, who frequently, is more ſevere upon the Surety, than upon him who hath carried off the Spoil. Nay, though the Principal be ſuperiour to the Surety in Wealth, and Honour; and and the Lender upon Uſury cannot but underſtand, that according to all Rules of Conſcience, and Honeſty, he is obliged to pay his own Debt: Yet if there be any neglect on his part in rendring what is due, the Uſurer falls fowleſt upon the Surety, who, notwithſtanding he be laſt named in the Bond, is firſt in the trouble that is conſequent upon it.

* *Si plures ſint fide juſſores quotquot erunt numero ſinguli in ſolidum tenentur itaque liberum eſt creditori â quo velit ſolidum petere.* Juſtin. Inſtit. l. 3.

* Let it be granted, that Creditors have their Liberty, to make their Demands of whom they pleaſe, among ſuch who are equally obliged to make him ſatisfaction. Yet I cannot apprehend, what ſufficient Reaſons they can find to juſtifie their troubling the Surety, rather than the Principal (which yet is frequently practiſed) when the Principal is in better Capacity, and furniſhed with greater ability to content them.

The beſt Apology that can be made for ſuch Proceedings, is grounded upon the great Friendſhip contracted between the Surety and the Principal; upon which account an earneſt Application to the Surety in the firſt place, (who can have freer acceſs to the Principal, than a Stranger can find) is thought a fit Expedient to haſten the Payment of the Sum which is demanded.

But though there be no more in this caſe than what is pretended; yet it is manifeſt, that the Surety is inforced to be the Servant of the Creditor, and compelled to haunt his Neighbour with unwelcome Solicitations, that render him the Object of an

an evil Eye, and endanger the quenching of that Love which hath been cheriſhed between them.

And if his Mediation (which in appearance was all that at firſt was deſired) prove ineffectual, then the Surety that was ſingled out firſt muſt be hunted down, he is threatned with all the Power and Rigour of the Law: A Writ is procured, and executed upon him, and immediately he loſes the Liberty of his Perſon, and is raviſhed from the Innocent Delights of his own Dwelling, and the Comfortable Air of a free Converſation; and this is ſometimes done when the Principal Debtor (who wants not power to ſatisfie the Debt) enjoys his Freedom, and is ſuffered to ſit quietly under his own Vine.

Thus the Surety lies under the Tyranny of the Creditor, and hath no relief, but what may be expected from a falſe Friend, who would not have ſuffered ſo much trouble to fall upon the Surety, if there had been either Sincerity in his Friendſhip to him, or Juſtice in his Dealing.

And though it may be ſuppoſed, that he hath his Counter-Bond made to him, for his Indemnity; which may be thought to be a ſufficient Plaiſter for his Wound,

and ſuch as he may confidently, and without offence, make uſe of; when it ſhall evidently appear, that he doth it for no other reaſon, than to remove a Burthen which his Friend hath left upon him. Yet the wearied Surety hath had much trouble already, from the Creditor's Vexatious Proſecution, and it is probable he ſhall have much more in reflecting a juſt meaſure upon his Ungrateful Aſſociate.

And if they who are Sureties for Solvent Debtors often meet with ſuch hard Treatment, What muſt they expect, who are Bound for the needy and weak part of the World?

It is impoſſible to give a Catalogue of all that have been Sufferers on this account, who have learned to know the force of Bonds, by the great Damages they have ſuſtained.

They have ſeen that their Love to their Neighbours has been made uſe of to their own ruine, and their Merit of Gratitude transformed into the cauſe of their oppreſſion; and though there have been innumerable Inſtances of this kind, who have bought their ſad experience at a dear rate, and groaned under a Remedileſs Miſery: Yet when it might be expected, that a

Cloud

loud of ſuch ſuffering Benefactors, ſhould op ſome Influences upon others, in or- r to their bringing forth of better Fruit themſelves; the flattering breath of the eedy, blows away this Cloud, ſo that ere is no appearance of it, at ſuch a time, hen a Snare is layed to catch an eaſie and od-natur'd Friend.

Neceſſity is always pregnant with cun- ng Artifices for its own relief; and he at will give an Ear to the Paſſionate In- eaties, and fair Promiſes of an Indigent eighbour, and will be ſo far prevailed ith as to ſubſcribe to the ſupply of his Vants, is apt to rejoice in what he has one, as being well aſſured, that he hath erformed a good Office for another; and ſo charmed with theſe Thoughts, that e ſuſpects no harm to himſelf, and fears o evil: But he ſees not that the time is rawing on, when he ſhall feel the Bur- hen, and his experience ſhall give him an nderſtanding of the nature of that Sureti- hip which had Honey in the Mouth when e was Careſſed, and Treated by his riend, but hath a Sting in the Tayl, that vill make him bleed againſt his Will; which had he conſidered in time, he might ave had good ſtore of defenſive Argu- ments to ſave himſelf from all ſuch Temp- tations,

tations, whereby he hath been allured, a
overcome.

The Law of Charity to our Neighbo
obliges no Man to quit that Pruden
which ſhould enlighten and direct his Co
verſation; and there can be no reaſon, w
any Man ſhould vail his own juſt Acqui
tions, or lawful Inheritance to anoth
Man's Pleaſure.

Charity and Prudence, are very goo
Company, and it is pity they ſhould ev
be parted; the warm Conjunction of bo
being no leſs neceſſary in all Moral Tra
actions, than the good temperament
radical heat and moiſture to the healthf
Conſtitution of a natural Body, or t
ſweet Conſpiration, and Intellectual Co
reſpondence of our enlightned Unde
ſtandings, and regenerated Wills to th
peaceful Rectitude, and pleaſant Harm
ny of our Souls. If Prudence be ſeparat
from Charity, it degenerates into the Wi
dom and Policy of this ill-natur'd World
If Charity be put aſunder from Prudenc
it becomes near a-kin to a vain, profuſe, an
ſuperfluous Prodigality. It is expedie
therefore, that every Man ſhould conſu
the Meaſures of Prudence, and obſerve
wiſe Conduct in all external Offices
Charity. Yea, it is highly reaſonabl
th

in every purpoſe, we ſhould make our
ompts before hand, leaſt we leave that
neſs with ſhame, which we undertook
ll Adventures; and what was begun
a blind Confidence, become the
ter of our open Diſgrace.

The World is too full of raſh Examples,
o have either loſt themſelves by their
cipitant Undertakings, or ſtrangely en-
ber'd their outward Condition, for
t of a cautious foreſight of the end of
r Actions. It is not therefore without
ſe, that the neceſſity of Diſcretion and
rineſs in all Proceedings, ſhould be
t upon Men, and particularly in the
e of Suretiſhip, by which the Subjects
his Kingdom (as I am apt to believe)
e ſuffered greater Damages, than by
the Thefts and Robberies that have
n committed therein, and though
re be a great difference to be made be-
xt him who allures his Friend to be-
me a Debtor for him by his own volun-
y act; and one who takes his Neigh-
urs goods againſt his Will, and darts
rrours upon him in the doing of it: Yet
often happens, that he who enters him-
f a Surety for another, doth no more
nk of paying his Debt, than he fears
at he ſhould in that inſtant be robbed of

ſo

ſo much he hath engaged for: And yet af-
ter ſome time is paſt, he hath been con-
ſtrained to bear the loſs of it. Wherefor
it is expedient, that every one ſhould con-
ſider the nature of Suretiſhip before h
begin to wade therein, leaſt he fall into
devouring Gulph, that will ſwallow all
which with much induſtry and care h
hath gathered together.

If he do but lift up his Eye lids to' b
hold what he is going to do; he ſhall ſe
that the tottering inſecurity of the Bo
rower is one main reaſon that the prop
his ſecurity is deſired.

The Lender upon Uſury would hav
more Strings than one to his Bow, becau
a three-fold Cord is not eaſily broke
were he well aſſured of the good, an
ſubſtantial ſtrength of one, there wou
be no great neceſſity of requiring more
But either the Honeſty, or the power
one being doubtful; the Lender reaſon
bly demands better ſecurity before he pa
with his Money.

It is commonly ſeen, that ſome Perſo
upon their occaſional Exigences can rai
more Treaſure by paſſing their Word, o
ſubſcribing a Note for remembranc
then others can do by giving their Bond
And yet theſe Perſons who are ready t
Sig

ign, and Seal their Obligations, have
nore viſible Inheritances than they, whoſe
ery Word, with any ſmall Signal, that
erves only for a Memorandum, ſhall be
aken for good Security.

They, who by their Care, and Conduct
n their particular Vocations, make a good
figure in the Cities and Corporations of
his Kingdom, are readily truſted propor-
ionably to the Reputation they have gain-
ed: And many profitable Imploys, are
upported upon Credit, and no ſuch thing
s a Bond is deſired; the Reaſons where-
of are beſt known to thoſe who are Con-
erſant in ſuch buſineſs: But the chief
Pillar of this credit (I ſuppoſe) is the ap-
roved honeſty of thoſe that Traffick; nor
can they have a ſweeter Flower in their
Profeſſion: For the Cuſtom they have
procured, and the hope of gain by Sale,
which Spurs them on in their Buſineſs, are
uncertain things; and there-
fore the root of the matter, and the beſt
ground of Confidence, is a firm, and in-
flectible Integrity: For when Cuſtom
falls off, or Sale is obſtructed, the Mer-
chants, and Traders that are upright, will
not deſire to be truſted above their power,
and this makes their Word equivalent in
venue to a legal Obligation. If ſome are

begin-

beginning a Trade, and want a full Sto
or ſuch who have Traded long, wo
make a Purchaſe, and need a Sum to f
their deſign, the Booking of it down
his Accompts that lends it, will proba
ſuffice: Or if Bonds with Sureties are
ſired, there can be little or no danger
the ſecurity that is beſtowed, either u
the Trader that is skilful in his Profeſſi
and hopeful in his Undertakings; or
Purchaſer that is wiſe in his Bargains,
honeſt in his Converſation; except
the Mortality of either may be the oc
on of ſundry Troubles to thoſe that ar
bliged for them: For though Debts in
caſe have a precedence to Legacies,
Juſtice ſhould be ſatisfied before the k
neſs of the Deceaſed can be fulfilled:
Executors of Wills, or Adminiſtrator
Inventories may have other Principles,
fections, and Intereſts than the Dece
had: Upon which Account the Repo
the Deceaſed's Friends may be much
diſturbed, and their Affairs may be ſtra
ly perplexed e'er full ſatisfaction ca
procured.

It is not ſo much my buſineſs at pre
to ſhew where Suretiſhip is not, as wh
it is dangerous.

I make no doubt, but that in ſome ca-
es it is not only ſafe, but praiſe worthy ;
s being a chargeleſs act of great kindneſs.
nd Brotherly Love, and ſuch a Work of
Charity as puts the Doer to no expence at
ll.

Were the danger Epidemical, all the
World would be affrighted at it; no Man
vill come near the pit that ſwallows up all
hat ſlip into it, or approach the Air that
nfects all that breath it: But that rare
uretiſhip which is both ſafe and commen-
able, is no ſufficient incouragement to an
Univerſal Approbation of this practice.

The harmleſs Circumſtances of ſome
ureties, and the grateful Offices that
ave been returned for their ſeaſonable
indneſs, are no Argument that all Sureties
hall be ſaved from Damages, and requited
or their opportune Aſſiſtance : and there-
ore let no Man preſume of ſafety, or ex-
ect a grateful Conſideration in all Cir-
umſtances, becauſe there is no danger of
oſs, or guilt of Ingratitude in ſome Ca-
es.

The Confidence Men commonly have
n their Familiar Acquaintance, over-
ules the Fears of all Inconveniences they
may be the occaſion of. They make no
doubt of the ſincerity of their Friendſhip,

and

and the hope of Mutual Civilities, is a Oyl to the Lamp of their Correſpondence But both this Confidence, and this Hope are too often built upon Sands; they loſe their brightneſs in the next riſing Cloud, and ſuffer the ſad experience of the falſneſs of their ground by the firſt peeviſh Storm that falls upon them.

Far be it from any Man to imagine, that there ſhould be no mutual truſt or hope among Men, which are the Hinges upon which the motion of ſundry Negotiations turns.

When the Royal *Pſalmiſt* ſpeaks his Judgment concerning the neceſſity, and ſafety of truſting in God at all times, and
Pſal. 62. 9. ſays, *Surely Men of low degree are Vanity, and Men of high degree are a Lie, to be laid in the Balance, they are altogether lighter than Vanity.* He excludes all wordly things by reaſon of the mutability, and deceitfulneſs thereof from being worthy of a Religious Truſt, which is an Idolatrous Act when directed to, and terminated upon any Created Object: But he doth not charge all Degrees, and Conditions of Men, as Impoſtors that have no truth, and faithfulneſs among them; or, cry out, as ſome upon notable provocations have done, *That there is no Faith in Man.*

It

It is the too common practiſe of the Wicked to ſpeak Lies, to be the Forgers of them, and to delight therein: But part of the Character of the Juſt, that they deteſt this *Cretian* Iniquity, and know themſelves obliged to keep their Words, and Promiſes; though their faithfulneſs in doing ſo, tend to their own Loſs, and Detriment. *Pſal.* 58. 3. 62. 4. *Job.* 13. 4.

Yet the World being full of Lying Lips, of Flattering and Deceitful Tongues; all perſons muſt have a great ſtock of eaſie Credulity, who will be confident of the truth of all that is ſpoken, or promiſed to them.

They whoſe Eyes are open, can with ſorrow behold ſo much falſneſs in ſome of all Degrees, and Conditions, as may juſtifie their Caution in dealing with them; and cauſe them to deny their Aſſent to ſuch needleſs Oaths, and multiplied Aſſeverations, which being uſed to obtain Credence, have the misfortune to be interpreted in a ſenſe clean contrary to their deſign.

The plaineſt truth is ordinarily crowned with the faireſt Credit, and a pure ſimplicity needs no Flowery Buſh, or Gaudy Harangue to make it acceptable.

The upright Dealer is a Man of few

words, and loves rather to be punctual in his Doings, than eloquent in his Language; and believes a ready performance of whatever is juſt, will be more comfortable to his Neighbour, than the moſt fluent Elocution which is winged with ſeveral Diſtinctions, and Evaſions, and flees away, leaving no Track behind; and the words of many are like Wind, which raiſeth a choaking Duſt, and too often portend a Storm.

He that is a great Orator in ſecular buſineſs, uſually minds himſelf, and warmly pleads his own Cauſe; but he that is a faithful doer, minds another as himſelf, and will rather ſuffer harm than do wrong. Wherefore, if men find their Acquaintance too full of words in ſolliciting kindneſſes, they may have ſome reaſon to ſuſpect a deſign; and it is more ſafe to ſlip the Collar in due time, than bear the Yoke they are tempted to.

Were the Veſſel full, it would not make ſo great a noiſe; this commonly proceeds from emptineſs, and meer vanity; and it is no fault to be jealous of his Condition, who by his own Act renders it liable to Suſpition.

But Knavery hath a full Ward-robe, whereby 'tis furniſhed with divers Dreſſes,

ſes, and Ornaments to cover its Deformity withal. Yea, rather than the Monſtrous Nakedneſs thereof ſhould appear, it will put on Veſtments taken out of the Sanctuary, and poſſibly ſhall ſeem more skilful in the form, and ſhew of Religion, than that ſincerity which hath beſt experience therein; and we muſt confeſs, it is not eaſie to diſcern where the Devil lurks, when nothing but an Angel of light is in view: Whence it hath come to paſs that many Cheats have paſſed current, that have been ſtampt with a Sacred Image; and they who have well learned the diſtinguiſhing Notes, and Characters of a Sect, have been able to play their ſubtle Games with the Brotherhood without diſcovery.

The World has ſeen ſome Families betrayed to ruine, by being taken in the Snares, which an Illuſtrious Profeſſion hath layed for them; and ſince Cheats can trick up themſelves in all Attires, it is more difficult to ſpie out their deſigns, then ſtrange that they ſhould be ſucceſsful.

However, it is not impoſſible to ſtrip the fraudulent Contrivance that is diſguiſed with the moſt colourable Pretences. For when Mens Profeſſion ſurmounts their Practice, when they are more concerned for a Superficial Ceremony, than a well-

bodied Righteouſneſs: When there are palpable Inconſiſtences in the courſe of their Lives; when their Fruits are not anſwerable to their Lip Labours; when their words ſavour more of Pride than Experience; when their Moral intercourſes with Men, fall much ſhort of that Zeal for Religion, which they pretend to: and when their conſtant behaviour doth not comport with a ſubſtantial Piety and Goodneſs; the deceitfulneſs of the ſhew which they make, is not altogether indiſcernible; and every prudent perſon has ſufficient cauſe to take heed leſt he be decoyed too far into their Concerns, and then be taken in the Nets, out of which there is no eſcape, without paying all the Ranſom that is required.

If Men's Hearts were animated with the pure Spirit of Religion, they could not be unfaithful, or unfair in their Dealings with Men; for he who loveth God, muſt love his Brother alſo: And therefore none can diſpoſe of any concerns better, than by putting them into ſuch hands, which are moſt ſincerely lifted up to the great God of Heaven: And we may believe, that ſuch who have a pious care of the firſt, will not break the ſecond Table. But we may not always be enamoured with a ſpecious appearance of Devotion, though

though the Spirit, and Power thereof, is moſt worthy of an Affectionate Veneration and Eſteem.

It muſt be confeſſed, that more Pockets have been picked in the Market, than in the Temple; and yet many knaviſh tricks have been boldly acted under the cover of a Religious Cloak.

But the Inſecurity of the Principal, grows not only from the naughtineſs of his Morals, or the doubtfulneſs of his Truth, and Honeſty; but from the weakneſs of his condition, and this is Obvious, when Men take up Money, not to make Purchaſes, or to drive ſeaſonable, and advantageous Bargains, but to ſupply real Neceſſities, or to ſupport needleſs Vanities.

Among the weak Borrowers of this Age ſuch are commonly dangerous to their Friends, who are either raſh in their Projections, or vain in their Converſation.

There is a Generation, who to win a Name among the Vertuoſo's, will ſoon conſume all that they can get into their hands. That little Philoſophy they have diſturbed their raw Brains with, ſo ſtrangly leavens their Phancies, that they are preſently ſwelled with an Opinion of their own mighty power, and can freely tax

themſelves with the charge of ſundry Experiments, in hope of ſome wonderful performance.

I make no doubt, but ſuch who have eminent Parts, ſufficient power, competent Abilities, and convenient Means for Philoſophical Attempts may produce ſomething conſiderable for the uſe of Mankind: and though they can reap no Fruit equivalent to their own vaſt Expences; yet they find their reward in the pleaſure which they take in being either the Authors, or Incouragers of an Invention, that is uſeful to others.

But they who imagine themſelves capable for ſuch rare Adventures, and muſt not only conſume their Subſtance, but contract great Debts for the Accompliſhment of their Projects, are the Authors of as much danger to their Sureties, as of damage to themſelves: And when ſome ſhall waſte much Treaſure to extract a grain of Gold out of a certain quantity of Iron, or a drop of Spirits out of a dry Bone, and weary themſelves in ſuch like Experiments, or empty their own, and others Purſes to fill their fermented Phanſies with the glory of ſome fruitleſs Invention; they act as Fools that will part with all things for the ſake of a Bauble they are delighted with:

with: And who can diſcern how ſuch ſhould live by their Wits, who are conſumed by their Folly? Their Trade renders them by ſo much poorer than Poets, by how much their Projections are more chargeable than the Poets, either Comical, or Tragical Inventions. It is not poſſible for ſuch to thrive to their own content and others Indemnity, who are ſtill aiming at great Matters, and cannot apprehend the leaſt advantage; but ſpend more in their Travels, than ever they can receive at their Journeys end: Or if they ſhould happen upon ſome luckly Adventure, yet they know not how to husband the Talent when it is in their power, but in a vain hope of a manifold encreaſe, caſt it into ſuch a Ground which is altogether hungry and unprofitable.

Again, the weakneſs of others is manifeſt, whoſe Expences exceed the Bounds of their Fortunes, and whoſe Vices run their Condition into remedileſs Arrears. There are not ordinarily any greater Borrowers in the Kingdom, than ſuch Gentry, whoſe ſubſtance melts before the heat of their Feveriſh Phanſies, and Luxurious Appetites; or ſuch who have an Ambition to be as they, and the Houſe that is ſo full of Superfluities as to Vomit out its own In-

habitant, will ſpout forth ſuch alſo, who are Incorporated in his Condition.

It hath been the ſhame of our Age, that the Houſes of divers great Men, which ſhould be the Nurſeries of the moſt refined Morality and Vertue, have been the Receptacles of Vice, the Lodges of Luxury, the Neſt of Idleneſs, and the Peſts of Prophaneneſs.

Hac domo ut cum familiâ Dominum comprehendam, nihil eſt damnabilius ad meritum, nihil ſeditioſius ad conſortium, nihil inhoneſtius ad mores, nihil ſordidius ad conſcientiam, nihil culpabilius ad famam, nihil permitioſius ad exemplum. Petrus Bleſ. Ep. 18.

It is the great Cry and Clamour of the People againſt Men of Eſtates, that they let their Lands at a *Jewiſh* Wrack, maintain their Servants at a thriftleſs height, ſpend their Fortunes at an extravagant rate, gratifie their Vices beyond meaſure, wear out their Bodies, and caſt away their Souls for a Tranſitory and Sordid Pleaſure, which is a pitiful exchange for either; diſoblige their Neighbours, neglect their Children, overlook the Poor, diſcourage their Miniſter, and undo their Sureties, or their Creditors, and all to fill up a Conceit, or pleaſe the State of a Humour which ſucks them dry, leaves them needy, and then Borrowing, Mortgaging, or Sel-

Selling, till all is waſted, and gone.

When ſome are of Opinion, that there is not a more Ungentile, and ſorry Quality, than a diſcreet Frugality, and wiſe Thrift (which though it be an honourable Vertue is thought worthy of no better Title with them, than a ſtingy narrowneſs, and Miſery of Nature) every Obſerver may be a Prophet able enough to foretel their fall: For he that runs down a Precipice, can rarely ſtop till he come to the bottom. Every Seaman can tell us, That he that overſails his Bark, or overlades his Boat, will put both in danger; and every Country-man can aſſure us, That he that overſtocks his Ground, will ſtarve his Cattel: In like manner, when an Eſtate is over-charg'd with ſuperfluous Suckers, it will ſoon be conſumed: As they who will ſtudy beyond their ſtrength, or lift great Weights above their power; or run beſide their Breath, or Wraſtle beyond their Match, ſhew more of Juvenile Deſire, than Manly Diſcretion in their Labours: So they who will live high, and ſpend either beyond their Ability, or their degree, ſhall find that their neceſſities will become their Puniſhment, ſooner than their vain Exceſſes ſhall be accounted their Glory.

The

The largeſt Flambeaux will be conſumed with continual burning: And the Gentry who are fond of keeping up the Port of their Families, when their power falls much ſhort of that of their Anceſtors, are conſtrained to fall Woods, or ſign Rent Charges, to grant Lives, and paſs Leaſes, or enfranchiſe Copy-holds; and when the fruit of all theſe ſhifts is gone, Debts are contracted, which are rarely paid by the borrowing hand.

He that cannot live within the compaſs of his Annual Income, but is forc'd to ſpend *Michaelmas* Rents at *Midſommer* Moon; when Winter comes muſt warm himſelf at another's Fire, who knows his room would be more advantageous, than his Company proves delightful, for he who is known to be unkind to himſelf in a laviſh Diſſipation of his Goods, can find but cold acceptance, and little Credit with his Neighbours, unleſs among ſuch deluded Fools who have had a great Opinion of his free, Noble, and generous way of living, and to help him in his profligate humour, are ready to ruin themſelves.

The Improvident Landlords, that cannot keep within the Bounds of their Eſtates, or be contented with the Rates and Meaſures of a commendable Frugality, or ſatisfie

atisfied with the Portions which common rudence is willing to carve out to them; oo often draw their Tenants, and others nto dangerout Engagements on their Acount; and render themſelves liable to be elted with as many detracting Verdicts f the high Shoos, as they have Tongues o utter, Ears to hear, and opportunities o meet together; and every Market is urniſhed with a Seſſion of ſuch courſe udges, who will paſs their ſevere Cenures upon the needy Man, who is ſtill orrowing props to ſupport the Grandeur f his tottering Fabrick. Though he ſtrive o make ſome ſhew of the ancient greatneſs of his Houſe, yet the weakneſs of his Condition is manifeſt, and it is no ſmall part of his Miſery, that he is become cheap n his Country Neighbours thoughts, by needing their Supply, before he may command it as his due.

And not only the decayed Gentry who ſtruggle in vain, to be as Torches to keep up the Illuſtrious Port of their Families, nd go out in the Twilight of a Farthing Candle: But all whoſe Inordinate Phanies, and Vitious Appetites crave more than heir Incomes amount to; and who ſpend beyond their Bounds, are dangerous to heir Sureties: For the Veſſel that continually

nually leaks, will in time be empty, and not one drop will be left wherewith they might refresh themselves. And as the Body that is often surfeited, will be greatly distempered, if not destroyed; so that Estate which must yield disproportionate Expences, vanishes by an incurable waste and Consumption.

But I shall have an occasion to speak more largely to this point in due place, which I have glanced on at present to shew that the Principal cannot be trusted without Sureties, as well upon the account of the weakness of his Condition, as the Suspition of his Integrity; and when either of these things occur to the Lender's Consideration, he hath sufficient Reason to require that Security which is good, and substantial.

There may be other Reasons of Suretiship besides these I have already mentioned: As, the Instability and uncertainty of all Human Affairs, the Mortality that is in the World, the distinction of the Borrowers quality, and degree from the Lenders; who can better deal with such degrees which are suitable to his own; the distance of his Residence, or the Priviledges belonging thereto, and I question not, but upon these, and such like Accounts,

unts, a good Security may be required. or though Mens preſent Ability be ſufficit, yet their Condition is liable to ſundry aſualties, and Accidental Diminutions: nd though their Honeſty was never ſuected, yet they are Men, and therefore ble to many Temptations; and true Hiory can inform us, that ſome of the beſt ve ſometimes been foiled thereby.

The mutability of all things under Heen, is palpable to all Obſervers: And it often ſeen, that a notable change in lens Condition, is the occaſion of no all alteration in their manners: beſides eath, which is common to all Men, is e cauſe of a conſiderable mutation in all ings, and Circumſtances appertaining them: And the buſineſs that might be compliſhed with eaſe, while the perſon ed, who was chiefly concerned therein, comes intricate, and vexatious upon his eceaſe.

Morover, the difference, and inequay of degrees among Men, however neſſary it be to the ſubſiſtence of all Poliſk Bodies; yet it is the occaſion of ſuny Difficulties, in particular Intercour, in which Men would rather have to with ſuch whom they can Converſe th upon even Terms, than with others whoſe

whoſe Stature is by ſome Cubits highe
than theirs: And therefore when the Bo
rower is ſeated in a tranſcendent degree t
the Lender, he may call for Sureties tha
are nearer to his own form.

Or when the Principal hath his Re
dence in a County far diſtant, which ma
be the occaſion of ſome inconvenience
The Creditor may deſire a Surety near
home, with whom he can Tranſact a
Matters with eaſe.

Or when he dwells in a Priviledge
place, where the Law cannot with ſafe
be put in Execution; or when he ha
the favour of ſuch a ſpecial Protectio
that he is exempted from that Subjectio
which renders him liable to the Law
then Sureties may be required, who ha
neither priviledge by their Manſion, n
Protection by their Office or Relatio
But in all theſe Caſes in which Lenders u
on Uſury are well guarded, and their ſaf
ty is maintained by good Security, th
Security is in danger: For if he who w
once eſteemed ſubſtantial and warm
through the changeableneſs, and inſtabi
lity of Human Affairs be reduced to
weak condition; or he that had the R
putation of upright dealing, through t
violence and force of Temptations, h
maſtere

naſtered, and conſtrained to practiſe hifts againſt the habitual bent of his own ind; or he that living, would have done ll things well, leaves an Eſtate that can-ot be touched by the vertue of any Bond, r Bill, his Sureties are liable to pay the Debts for which they are obliged: Or, if he Borrower be Superiour in degree to he Lender, the Sureties are expoſed to ll the hard Intercourſes that the Lenders ower can ſting them with: And it is lain, that when the Principal lives at a iſtance, and the Sureties are near at hand; r when he hath his Reſidence in a Privi-edged place, or lives under the ſhadow of Special Protection, the Sureties that have o ſuch advantages lie open to all ſuch roubles as are proportionable to the mea-ure of their Obligations: And were all he Reaſons examined, upon which Lend-rs require Sureties, Men would have as nany Arguments of Caution againſt Sure-iſhip, as Creditors can find Reaſons to emand it.

The Sum of all is, That Creditors do ot think themſelves ſafe without good ſe-urity, and yet all the ſafety of Sureties nuſt depend on them whoſe ſingle Bonds re thought unſafe, and inſufficient: They nuſt truſt thoſe whom others ſuſpect, and relie

relie upon their Counter-Bond, whoſe Bond could not find acceptance, or depend upon their Word, whoſe Obligation was judged inſecure. Though the particular Judgment of the Creditor may be falſe, and groundleſs, in reſpect of all Perſons with whom he hath to do, yet every Man hath reaſon to mind his own ſafety as much as he; and to beware that he be not drawn into any dangerous Engagements, or be not obliged for more than he is able and willing to pay, without hurting himſelf, or his Family, which he is Naturally, and Religiouſly bound to provide for.

By the ſame Reaſons that the Uſurer would have his Money ſafe, the Surety might be moved to take care, that his Property be not infringed, and that he be not Bound upon the hazard of all for which he is obliged; when he ſees one before him that is careful in his buſineſs, he hath a near Example to move him to a Conſideration of what he doth.

But if Men will be Bound for their Acquaintance at all Adventures, they run hand over head upon their peril, and becoming Sureties for Inſolvent Perſons, they raſhly expoſe themſelves to all the Charge and Trouble that ſuch Obligations can afflict

flict them with; as to the Uſurers ſtinging Demands, and ſevere Solicitations, which imbitter their State, and diſturb their Repoſe; and though they ſtudy to qualifie ſuch Proceedings for a time, yet they cannot quench them, for the fire increaſes by delays, when it is only checkt without Extinction; and the Current that was obſtructed, floods the Banks; and then fears of Arreſts are poured in upon them, whereby their Liberty is maimed, and they cannot freely attend their own Secular concerns, but muſt remain as Priſoners under their own Roof, and yet probably cannot enjoy a ſecure reſt in their own Manſions; their Concealment wherein, fills their Relations with Fears, and expoſes their weakneſs to their Servants, who may betray them, if they be ſo minded; or will be tempted to diſreſpect their Perſons, and to neglect their Affairs as wanting the Maſter's Eye that ſhould make them diligent, or ſuſpecting their Inability to reward them.

In this caſe, Mens Hearts are no leſs full of Vexations, and Worldly Sorrows, than their Heads are of fearful Apprehenſions; for they cannot be ſure of a laſting ſafety in their cloſeſt Retirements, and if by any device they are fetched out of their Neſts,

they are preſently encountred with the power of Serjeants, or Catchpoles, where-of ſome are much different from other Men, in reſpect of the courſneſs of their Manners, uſing the power they are intruſted with, more like Wild Beaſts that know the ſtrength of their Teeth, Claws, or Horns, than Men who ſhould treat them as Brethren, whom they have got into their hands; and not colour their rudeneſs with a pretence of executing the Law, which ſurely might be done without ſuch Incivilities which are ſometimes practiſed.

And now, when the hunted Sureties are taken, and have ſuffered the diſgraceful, and unhandſome Circumſtances of a rude apprehenſion; they are hurried away, or driven like Beaſts into a Pound, and in caſe they cannot find Neighbours to be as kind to them, in giving Bail for them, as they were to others, in being their Sureties, they muſt ſuffer the hard meaſures of Impriſonment, and there abide confined among Strangers, and muſt expect ſuch Treatment, and no better, than what they are able to purchaſe at a dear rate; and poſſibly at beſt but hard Fare, and harder Lodging; and a ſad ſort of Gueſts to bear them Company: And here they

are

are fixed, till they can find means for their Enlargement, which cannot be had without payment of the Debt that is claimed by him, whoſe Priſoners they are; or ſome Expedient that may be accepted for an Equivalent Diſcharge: Beſides, they are now liable to all the Charges which Troubles of this nature are commonly attended with; for the neglect of making a timely ſatisfaction to one, grows to a neceſſity of giving ſatisfaction to many: Every one will now endeavour to pluck a Feather from them; ſo that by that time all have received what they can pretend any of the leaſt right to, the Miſerable Sureties are ſtripped naked, and return home (it may be) no leſs ſorrowful for the grievous Circumſtances of their preſent Condition, than before they were afflicted with their wretched Confinement. Or, if their Power can deſpiſe this loſs, yet they unavoidably ſuffer the imparing of their Eſtates, ſo far as the ſeveral Sums extend, which have been exacted from them. Beſides, their buſineſs has been much backned, and much time loſt, which in ſome Mens concerns is a conſiderable Damage. And by theſe Proceedings, ſome Sureties are reduced to ſuch weakneſs, that

they are deprived of the Materials which may be neceſſary for them in the buſineſs of their lawful Calling; and where Straw is wanting for making Brick, little can be done; or what is done with great ſtraining, can yield but ſmall advantage, and there is yet a more poynant Grievance conſequent upon the former, that many who are caſt into theſe Afflictive Circumſtances, are daily pierced with the Complaints of their own Families.

Their Wives and Children cry for Bread, and they have none to give them: Their Servants for Wages, and they have not wherewithal to ſatisfie them: So that the preſence of their near Relations, who have been the light of their Eyes, and the comfort of their Lives, wounds them to the Heart, and doubles their Sorrows. They cannot look upon them without yerning Compaſſions, and mournful Reflexions upon their own indiſcretion, whereby they have opened ſuch Mouths againſt them, whoſe juſt Complaints they cannot anſwer, whoſe Hunger they are not able to fill, and whoſe Nakedneſs they cannot cover: Hereby they are made little in the Eyes of their Neighbours, and liable to all the Shame and Obloquy their Folly hathdeſerved.

The

The Wiſe Man tells us, *That the Poor is hated, even of his own Neighbour; but the Rich hath many Friends.* And again, *All the Brethren of the Poor do hate him, how much more do his Friends go far from him: He purſueth them with words, yet they are wanting to him.* But he, who by Suretiſhip is rendered Poor, hath made himſelf not only the Subject of that Contempt which is incident to a needy Condition; but the mark of more ſtinging Accuſations, being cenſured as one, who by a fooliſh Act, pregnant with ſundry Miſchiefs, hath deſtroyed himſelf, and made his own Houſe miſerable. Prov. 14. 20. Prov. 19. 7.

CHAP. II.

Declareth, That the Caution againſt Suretiſhip, depends on Divine Authority; and how far Men are obliged in Conſcience to frame their Meaſures accordingly.

THe Conſideration of the nature of Suretiſhip, with all Circumſtances adhe-

adherent thereto, may warn all Men, that regard their own Intereſt, to ſhun ſuch Pecuniary Engagements, which are the cauſe of great damage, or danger.

But there is a greater Argument than Intereſt, to diſwade all Perſons from ſubjecting themſelves to ſuch Obligations; for Conſcience of Duty is a more binding Reaſon, than the reſpect of a Temporal ſafety. When both join their Forces together, the ſcales of buſineſs (unleſs there be more violence than weight on the contrary part) are ſoon turned on their ſide. The Tye of Conſcience is of equal extent with the Law of Self-Preſervation; but the mind of Man being thronged with vain Imaginations, the Knowledge, and Senſe thereof is more feeble and obſcure: And in that Suretiſhip is always painted with pretences of Friendſhip, it is hard for ſome to believe, that the ſhunning of it is a real part of their Duty: For knowing that by the Royal Law of God, they are obliged to that Love which is the Bond of perfectneſs, and is fruitful in all acts of kindneſs, and in all manner of good Offices; they cannot underſtand how they can well refuſe ſuch a Courteſie, whereby their friendſhip is put to a remarkable Tryal; the denial whereof would render them Obnoxi-

ous,

ous, either to be ſuſpected of inſincerity, or to be charged with a ſhameful defect in that Charity which is the end of the Divine Commandment.

All Solicitations for Mens Suretiſhip, are commonly dreſt in Robes that are borrowed of this vertue, inſomuch, that ſuch are thought wanting in their friendſhip, who do not readily comply with the Deſires of their Neighbours, when they ask no more than their being Security for them. And ſome are eaſily prevailed with to become Sureties for others, when they are perſwaded, that the real Laws of Friendſhip require ſo much of them.

Wherefore it is neceſſary, that this point ſhould be cleared, and when all the falſe Colours it is painted with, are waſht away, it will appear, that Mens Duty lies in the avoidance of what they may imagine themſelves obliged to perform.

For true Juſtice forbids that Suretiſhip, which common Friendſhip ſeems to demand.

Juſtice is an Eternal, and Indiſpenſable Duty, and the true Foundation of the beſt Love: For no Man can be rightly Charitable, unleſs he be juſt. Neither is it conſiſtent with an Univerſal Love, to hurt ſome, in being kind to others: Or,

to wrong one's ſelf, in being Liberal to a Neighbour.

Neither can it be eſteemed a Charitable Act in any Man, to diſpoſe of ſuch things which are not in his own Power; or to hazard the Goods without conſent, which others together with himſelf, have a right to. If any one then, by Specious Arguments of Love, ſhall be tempted to become Surety for another in ſuch Bonds which involve injury to himſelf, his near Relations, or his Partners in his buſineſs and Calling, his Suretiſhip in ſuch a caſe, is no Act of true Friendſhip, becauſe it hath not Juſtice for a Principle and Foundation.

What we read in the Proverbs of a Glorious King (inſpired with Divine Wiſdom) concerning this matter, directs us in a right underſtanding of it, and plainly manifeſts what Men of juſt, and upright Principles ought to do: It is neceſſary therefore, in order to a clear and diſtinct apprehenſion of this point, to examine ſuch Proverbial Sayings, which give us a right, and infallible ſtate of the caſe.

The Firſt, I ſhall bring to remembrance is this: *Be not thou one of them that ſtrike hands, or of them that are Sureties for Debts;*

Prov. 22. 26, 27.

if thou haſt nothing to pay, why ſhould he take away thy Bed from under thee? The Scope of the Text is a manifeſt Caution againſt raſh, and heedleſs Suretiſhip. To ſtrike Hands is an *Hebrew* Phraſe, for giving frequent ſecurity for others; ſo common a Ceremony among them in this buſineſs, that it is ſometimes Metonimically uſed for the buſineſs it ſelf. But whereas Men may ſtrike hands in ſundry Contracts different from Suretiſhip, the the whole Verſe ſet together, ſhews, that ſuch ſtriking of Hands is underſtood, which was cuſtomary with thoſe who entered into this Capacity: And the warning here given againſt this Ceremony, when the matter is expreſt unto which it is applied, imports a Caution againſt frequent, and inconſiderate Sponſions; but no abſolute Prohibition of all Engagements for others. For no part of Holy Writ ſhould be Interpreted to any ſenſe, but that which can be fairly adjuſted to the Analogy and deſign of the whole Book of God, wherein we have ſome eminent Inſtances who have been worthily concerned as Sureties for others.

When St. *Paul* (the Apoſtle of Nations) interceeds with *Philemon* for his Servant *Oneſimus*, (who had been unprofitable to him)

him) that he would receive him with that reſpect, and affection which was due to a perſon newly Converted to the Chriſtian Faith, upon a ſuppoſition of any former injury towards his Maſter he had been guilty of, or any Debt he had Contracted: The Apoſtle becomes Sponſor in his behalf, aſſuring *Philemon*, that he ſhould ſuffer no loſs, or damage by him. *If he hath wronged thee, or oweth thee ought, put that on mine Account*; *I* Paul *have written it with mine own hand, I will repay it.* But more than this, we read in Sacred Hiſtory of one who gave not his outward ſubſtance, but the Life of his Children in ſecurity: As when *Jacob*'s Sons knew it was neceſſary for them, to take *Benjamin* their youngeſt Brother with them into *Egypt*, that they might be furniſhed with Corn for that ſore Famine which was in their Land, and *Jacob* was unwilling that *Benjamin* ſhould be taken away: *Reuben* ſpake unto his Father, ſaying, *Slay my two Sons if I bring him not to thee*; *deliver him into my hand, and I will bring him to thee again.* And we read of another Son of *Jacob* who gave his own perſon for ſecurity in this caſe; for *Judah* ſaid unto *Iſrael* his Father. *Send the Lad with me, and we will ariſe and go, that we may live, and not die, both we, and thou, and*

Phil. 18. 19

Geneſ. 42. 37.

Geneſ. 43. 8, 9.

and alſo our little ones. I will be Surety for him, of my hand ſhalt thou require him; if I bring him not unto thee, and ſet him before thee, then let me bear the blame for ever. And whereas we find that *Benjamin*'s return to his Father was obſtructed by *Joſeph*'s Policy: *Judah* makes an importunate Supplication to *Joſeph* for his free diſmiſſion; and among many Pathetical Arguments, makes a Declaration of his perſonal Suretiſhip in this caſe. *Thy Servant became Surety for the Lad unto my Father*; ſaying, *if I bring him not unto thee, then I ſhall bear the blame to my Father for ever.* And ſince the Lad was now become a Bond Servant to *Joſeph*; by a Covenant in which all his Brethren were concerned: *Judah* (who was capable of more profitable Service than he) offers himſelf in place of *Benjamin*, that he might be ſet free: For being Surety for his return, he was obliged, not only to give up his Liberty, but his Life; rather than *Iſrael* his Father ſhould be bereaved of that Child, who was the light, and comfort of his old Age.

Genes. 44. 32.

Wherefore *Judah* makes Petition to *Joſeph*: *Now I pray thee let thy Servant abide inſtead of the Lad, a Bond-man to my Lord, and let the Lad go up with his Brethren.*

Genes. 44. 33.

Judah

Hinc fide juſſionem generatim non prohiberi conſtat, nam Jehudæ laudi ducetur quod pro ſalvâ Benjaminis reductione ſe ſponſorem interpoſuit. Cartwrightus.

Judah is not blamed for his undertaking in this caſe, for by a ſtrange concurrence of Circumſtances, there ſeemed a neceſſity of ſome Expedient, that might conduce to the ſupply of their preſent want, and the ſatisfaction of *Iſrael*, in taking away his beloved Child. And the ſacred Account which is given of this matter, ſhews, that it happily ſucceeded: Hower let it be noted, that *Judah*'s undertaking made him liable to become a Bond-man, which was no leſs than a grievous Affliction in it ſelf; though honourable for him to endure Servitude, rather than his Father's Houſe, and all his Brethren ſhould periſh for want of Bread: And though this, together with the former Inſtances, ſhew, that Suretiſhip may be laudable in ſome caſes, in which there is an apparent Exigence thereof; yet it is a matter in which much Caution is to be uſed. And Wiſdom inſtructs her Child to avoid all needleſs occaſions of Poverty, or Danger.

Vitare voluit ſuum filium ſponſiones nè in diſcrimen rei familiaris & egeſtatem adduceretur. Mercerus.

For the Caution againſt Suretiſhip is ſtrengthened

rengthened with a Declaration of the amage that may inſue thereupon. *If thou aſt nothing to pay, why ſhould he take away by Bed from under thee?* There are ſome nings very remarkable in this Text, beſides a ifficulty in the ſenſe of the latter part, hich muſt be conſidered.

Firſt, It is clearly implied, that he who Surety for a Debt is obliged to pay it ut of his own ſubſtance; for if he have ot a Treaſure ready to ſatisfie the Credi-rs demand, his moſt neceſſary Goods are able to be ſeized and taken away from im. He may flatter himſelf in his own hanſie, and vainly hope that the Credi-r may ſpare him, becauſe he never re-eived any thing of him, but contrary to is expectation, the Creditor with ex-ream rigour falls upon him, and confi-ently juſtifies his Proceedings, and is eady to remonſtrate that he never had t out his Money but upon the Interpoſi-on of the Surety: or if he had found he Debtor Solvent, he would have requi-ed it of him, and not have troubled his riend; but ſince he ſees his Bargain is in anger, he has reaſon to act ſtrictly in eeking his due, where it can be reco-ered.

Secondly, The Text gives an Admo-nition

nition to Sureties, that they do not enter into Bonds which exceed their power: For if they have nothing to pay, they are in danger of losing the Goods that are most necessary for their constant use: For in the Word Bed, there is a Synecdoche whereby we are to understand such things which are so needful, that none without great inconvenience can be without them. But here some difficulty may be started, in that 'tis written in the Law of *Moses*, that a Creditor should not deprive his Neighbour of the use of such things, which common sense might judge necessary for him.

Priusquam ex alieno nomine nostrum faciamus, reputandum esse, quam aut amplæ, aut angustæ nobis suppetant facultates. Cartwrightus.

Exod. 22. 26, 27. *thou at all take thy Neighbour's Rayment to pledge, thou shalt deliver it unto him, by that the Sun goeth down; for that is his covering only, it is his Rayment for his skin, wherein shall he sleep?*

Deut. 24 6. *No Man shall take the nether, or the upper Milstone to pledge; for he taketh a Man's life to pledge.*

Vers. 10. *When thou dost lend thy Brother any thing, thou shalt not go into his house to fetch his pledge.*

Vers. 11. *Thou shalt stand abroad, and the man to whom thou doest lend, shall bring out the pledge*

ledge abroad unto thee.

And if the Man be poor, thou ſhalt not Verſ. 12.
eep with his pledge.

In any caſe thou ſhalt deliver him the pledge Verſ. 13.
gain, when the Sun goeth down, that he
ay ſleep in his own Raiment, and bleſs thee:
nd it ſhall be righteouſneſs unto thee before
e Lord thy God.

Here it may ſeem, that we have a Di-
ine Prohibition of taking away a Man's
ed from under him: But the Proverb
nder our preſent Conſideration imports,
hat an Inſolvent Surety is liable to ſuffer
is loſs, and damage; the execution
hereof appears irreconcilable to the Law.
ut this ſeeming difficulty is reſolved by a
iſtinct Obſervation of the difference that
between a Debt, and a Pledge: For a
ledge may be more valuable, and much
ore neceſſary than the Loan for which
was given, and therefore the Law requi-
ed the reſtitution thereof in ſome caſes;
ough what was lent was not returned to
e Owner.

Arctius eſt vinculum debiti, quam depoſiti.

Beſides, there is a diſtinction to be made
etwixt the Municipal Law of the *Jews*,
hereby their properties were ſecured;
nd the Law of Charity which might pro-
ibit the detaining of a pledge that was of
eceſſary uſe to a Neighbour; but the
Muni-

Municipal Law considered distinctly by it self, might justifie such a detension; and so different practises may either be approved or condemned, according to the Law by which they are tryed.

The Surety is liable to bear all that may be required of the Principal; not only Mens goods, but their Children; yea, their own persons according to some Laws were to be sold, that Debts might be satisfied. For we read of a certain Woman of the Wives of the Sons of the Prophets, who cried unto *Elisha* making this Representation to him of her sad condition.

2 Kings 4 1. *Thy Servant my Husband is dead, and thou knowest that thy Servant did fear the Lord; and the Creditor is come to take unto him my two Sons to be Bond-men.*

Had the Creditor come to do what he might not, this Disconsolate Widow might have had some help by resistance: But *Elisha* by a Miracle furnished her with means to pay the Debt, and so freed her Sons from the danger of Bondage.

Matth. 28. 24 &c. A Talent is valued to be 187 *l.* 10 *s.* Again, we read in the Gospel a certain Parable of a King, *Who took account of his Servants, and when he had begun to reckon, one was brought unto him which owed him ten thousand Talents; but forasmuch as he had not to pay, his Lord commanded him to be sold,*

ſold, and his Wife, and Children, and all that he had; and payment to be made. Which proceeding of his Lord was juſtifiable according to ſtrictneſs of Law, doubtleſs ſo great a Debt was not contracted on a ſuddain: Whence we may gueſs, that the longer the payment of a Debt is deferred, the greater will the Debtor's miſery be: For ſince Riches make themſelves Wings, they may take their flight before the Neſt is well warmed, where once they lay; and ſo he who once had power to cancel a Bond, has not ſo much courage left as to deſire a ſight of it, and will be leſs able to open a Priſon Door that is once ſhut upon him, or to moderate the Tormentors, unto whom he is there delivered.

But before we take a view of the utmoſt miſery of the raſh Surety, let us conſider another Proverb, like to that, which was firſt brought to remembrance.

Take his Garment, that is Surety for a Stranger. This advice which is given to the Creditor for his ſafety, is a plain declaration of the great damage the Surety is liable to ſuffer; for he may be ſtript of his Garment, which is nearer to him than his Bed, and the Creditor may juſtifie the taking of it: For when he truſts a ſtranger, he hath reaſon to make his Property as ſure Prov. 20: 16.

Si quis apud te pro externo, & tibi ignoto homine ſpoſponderit, cujus fides tibi parùm nota eſt, & qui ex eâdem religione, vel Eccleſiâ non eſt, aut gente; vel alioqui tibi ignotus ſit. Ne dubites nec reformides, ſi tibi veſtem ſuam aut áliud pignus obtulerit pro externo illo accipere: quia ille fidejuſſor ſuas facultates in diſcrimen adduxit, & tu in periculo, &c. Mercerus.

as he can, and not only a Foreigner, or one of another Church, Perſwaſion, and Communion, comes under this denomination; but he whoſe condition is unknown: ſo that the Creditor in ſuch a caſe, depends moſt on the Surety, and may take any Pledge that is offer'd on that ſide, that can beſt ſecure him, even a Garment rather than he ſhould run the risk of an hazardous Bargain. For the World has known ſome ſo forward in undertaking Suretiſhips, that they have ſoon engaged themſelves beyond their power, and when they are ſo deeply concerned, that their Fountain is utterly exhauſted (imagining that their condition cannot be worſe than it is) they follow on the ſame buſineſs ſtill, and become Sureties rather by their own pragmatical intruſion, than by their Neighbours importunate requeſt: So that their great zeal in this matter may render them ſuſpected to all wiſe Obſervers; and though by great Words, and plauſible Pretences,

Finis hominis qui fidejuſſerit pro extraneo erit, ut propter fidejuſſionem cum ſolvendo non fuerit, tollant etiam veſtem ejus in pignus. Vatablus.

Pretences, they ſtruggle to buoy up their ſinking Reputation; yet the Creditor that will be ſafe, muſt take a Pledge equivalent to his concern; as if he had to do with one that ſells an Eſtate, which hath been often Mortgaged above the worth; for his dealing is no better, who becomes Surety for Debts, and is concerned in other Bonds which exceed his Faculties, and is therefore worthy to be deprived of his neceſſary Goods, to be ſtripped of his Rayment, and turned out naked to his ſhame.

It is manifeſt, that this Proverb, which ſhews, that the heedleſs Surety hath not right to the Coat he is cloathed with, declares the danger of raſh Suretiſhip, as well as the former: Nay, here ſeems to be a new Argument to diſſwade Men from this buſineſs; in that he who readily yields to be Bound for others, will not find others as ready to be Bound for him, when the urgency of his Affairs ſhall crave their aſſiſtance; for the danger of the loſs of his Garment according to the tenour of this Proverb, implies, that he hath not one that will Bail him out of his Diſtreſs, but his Garment

Hoc proverbio à fidejuſſione dehortatur novo argumento ab adjuncto incommodo; quod facilè ſpondens pro ſe ſponſorem (ſi quando urgetur) non reperiet. Cartwrightus.

muſt anſwer for him, and Nakedneſs, and Shame muſt be his Portion.

Prov. 11. 15. But the great miſery of the raſh Surety is fully expreſt thus. *He that is Surety for a Stranger ſhall ſmart for it; and he that hateth Suretiſhip is ſure.* Few will give their Name and Faith for a Stranger, properly ſo called. But here we muſt by this Name underſtand one whoſe condition is clouded from us, and who is unprovided with reaſons to oblige us to himſelf: For as he who leaving his Lawful Conſort cleaves to an Harlot, is ſaid to go in unto a ſtrange Woman, notwithſtanding his familiar Acquaintance with her. So he who becomes Bound for a Man whoſe Eſtate is not manifeſt, or is ſecretly encumbred when it is no part of his Duty to be obliged for him, is rightly ſaid to be Surety for a Stranger; though he have an intimate knowledge of his Perſon; and ſhall ſmart for it. This word which ſpeaks his Unhappineſs being ingeminated in the *Hebrew*, imports a very great affliction, and trouble: And there is no Verſion, or Tranſlation of the Word, that I know of, but ſignifies a grievous Puniſhment, and Tri-

Fidem ſuam interponit negotiis alienis. Junius.

[1] *Malo mulctetur,* [2] *aut contritione conteretur, aut conterendo conteretur,* [3] *aut omnino confringetur,* [4] *aut confractione confringetur.*

[1] Caſtalio, [2] Mercerus, [3] Junius & Tremellius, [4] Aben-Ezra.

bulation:

bulation: For in the Original, there is a Metaphor taken from a Potters Veſſel, or ſuch like brittle Ware, which being broken, and ſhatter'd in pieces, cannot by any Art be reſtored: Thus the Surety ſhall be as a broken Veſſel, which cannot be made whole; his Wealth ſhall be taken from him, his Power weakned, his Goods ſcattered, his Liberty infringed, his Health impair'd, and his Life indanger'd: For theſe Troubles bring on that worldly Sorrow, which worketh Death.

Graviſſimam faciet jacturam, & maximum rei ſuæ familiaris, ac facultatum detrimentum patietur, quiſquis externi nomine fidejuſſerit. Mercerus.

Qui fidejubet pro alio, affligetur multis moleſtiis, & ſubindè damnis; cogetur enim debitum debitoris, ſi is ſolvendo non ſit, ex ſuo ære dependere, & præſtare. Cornelius a Lapide.

Certè, & gravitèr periclitabitur, ruetque. Geſerus & Piſcator.

Suretiſhip is the dangerous Rock, that ſplits, and breaks the Veſſels that fall upon it; whereby Men make Shipwrack of their Goods, and are reduced to ſuch Extremities, that they cannot be ſo ſerviceable to the publick, as otherwiſe they might be: So that a Kingdom or State ſuffers much thereby: For many good, and innocent Perſons, who have ſuch conſiderable Parts, and Abilities, which might render them uſeful Members in the Body Politick, are taken in the Nets, which their fair-ſpoken Friends ſpread for them;

Haud facilè emergunt quorum vertutibus obſtat. Res angusta domi.

whereby they are deprived of that power, which might have been of excellent uſe, had it remained in good hands. I am apt to think that many Sureties are endowed with a good nature, and inclination for generous good Offices, and would be fruitful therein, if by flattering, and deceitful Lips, they were not deprived of their Abilities.

When their Security is newly ſought, they think it no other than an Office of Humanity to grant the requeſt, and are apt to ſuppoſe, that the Suter was moved to make his Application to them upon a perſwaſion of their goodneſs; and therefore ſuſpect that it would be ſome ſtain upon their Reputation, if they ſhould be guilty of a repulſe in that Matter, in which a grant upon ſuch ground is expected; eſpecially if the perſon be importunate in his Sute, they cannot be ſo courſe as to deny, what with much aſſurance is deſired, and is skilfully painted with a ſemblance of an harmleſs Beneficence, and Charity; but what Humanity is it for Men by this ſtrange, and inconſiderate kindneſs towards ſome, to render themſelves uncapable of performing good Offices to others more deſerving? Or, what Charity is it to violate Human Society, to deprive the

the publick of that Service which is due thereto, to be cruel to ones ſelf, and to afflict ſuch Relations with Neceſſities, and Streights who depend upon them? What Juſtice is it to ſerve Strangers according to their deſire, and to neglect thoſe whom God hath committed to their care? And if there be no Juſtice, there can be no Charity in their Proceedings. Can it be a generous act for Men to ruine their own Families, that they may pamper ſuch who are no better than Caterpillars among Men? Or what good Office is it to bolſter the lofty heads of the proud, and to paſs by poor Wretches in their Miſery? Or to indulge the devouring Appetites of Prodigals, and not to feed the hungry who are ready to ſtarve for want of Bread? Or to multiply Talents upon the Sloathful, and to withhold due Wages from the Diligent hand? Whatever may be pretended, there is as great want of real goodneſs, as of Prudence in ſuch Actions. Doubtleſs it is expedient, for all whoſe Security is courted, to conſider what manner of Men they muſt be concern'd with,

Quænam illa charitas eſt teipſum ſpoliare, & bonis omnibus exuere ut alteri medicinam pares, qui immedicabilis eſt? Vel quod tanto in ære ſit unde nec tuis nec ſuis opibus emergere poſſit, vel quod tanquam hirudo omnia quæ undecunque corradere poteſt exugat? Cartwrightus.

for ſome can take pleaſure in expoſing their Neighbours to danger, that they may have Companions in their wretchedneſs. When their Condition is deſperate, and their Wound incurable, they cover the Sore, that they may the better ſpread the infection, and make others ſick of their Diſeaſe. Yet while this Game is played under crafty Palliations, and pleaſant Shades; the Credulous Sureties imagine that they have an opportunity of procuring ſome faſt friends to themſelves, whom they may make uſe of, as they have occaſion.

They preſume it is a light matter to write their Names, and ſet their Seals to an Obligation, or if they are taken with a ſuſpicion of ſome danger, yet they can as well think of a better Iſſue, and are bold enough to try their Fortune: For they argue thus with themſelves, that they for whom they are Bound, are not ſo far eſtranged from all Humanity, as to ſuffer them to fall into trouble upon their account; or ſo far guilty of Ingratitude, as to leave them without ſuitable acknowledgments of their kindneſs; much leſs can they be ſo *Jewiſh*, Falſe, and Barbarous, as to betray them to all the damage which their Act renders them liable to ſuffer:

ffer: And as for ſuch to whom they are ound, they have no great jealouſie that ey who know the Debt is not theirs, ill look for a plentiful Harveſt from ſuch round where no Seed was ſown. But e Proverb obviates their fine Scheme of houghts, aſſuring them that they ſhall e as a ſhattered earthen Veſſel, the Parcles whereof cannot be ſet together. The hole buſineſs upon trial of all hands is aſtly different from their Sentiments; r their Friends are glad of their Compay in trouble, and their Creditors are rid Exactors of all that is due: So that eir experience gives them a grievous conction of the vanity, and deceitfulneſs of l ſuch Phancies and hopes, whereby they ave been decoyed into a Labyrinth of rouble. The Conſideration whereof ath moved ſome more wiſe than the ommon ſort, to adviſe all Sureties to lay ide ſo much Money as they are Bound r, and to look upon it no longer as their wn; but to compute it as his Property, whom the Obligation is made, until ey ſhall ſee ſufficient reaſon to the conrary, which ſeldom happens to Sureties r Strangers.

And though Suretiſhip in ſome caſes ay be ſo far juſtifiable, as it is Charitable;

ble; as in caſe any one hath ſuffered the ſpoiling of his Goods for the cauſe of Religion, whereby he is ſo far impoveriſhed as to need this expedient for his neceſſary ſubſiſtence: Or any one who hath been both circumſpect, and diligent in his particular Calling is afflicted with ſome ſudden, and unavoidable diſaſter; whereby he is deſtituted of power to follow his Profeſſion, on which his Livelyhood doth depend; and therefore craves the help which anothers interpoſition as Surety might afford: They that will be Bound upon theſe Conſiderations, may reaſonably be commended for their Charity; but when they have the beſt, and greateſt Reaſons to juſtifie their act; they ought, according to the Meaſures of Juſtice, to take heed that their Obligations do not exceed their power; but eaſily comport with that care which they ought to have of their own Preſervation, and with their regard to a competency for the ſupport and comfort of their Families: For otherwiſe, though ſome Tongues may applaud them for their kindneſs; others may juſtly cenſure them for their indiſcretion, and injuſtice. The ſeveral Divine Proverbs which reſpect this Matter condemn not the Suretiſhip, in the juſtification whereof, both Juſtice and

Charity

Charity join together; but that in which Folly, or Injuſtice is manifeſt, and we are taught, That *He that hateth this is ſure.* Which words come next to be examined, which are rightly put according to the true ſenſe in our Tranſlation; for though the Original Literally rendered, ſtands thus, *He that hateth Strikers of hands is ſure*: And there are ſeveral Verſions according to the Letter, yet the meaning is, that no Man ſhould hate the Perſons but the act of ſuch Men, (*i. e.*) by their avoiding of Suretiſhip ſhould declare their diſaffection thereto: And they are ſure, (*i. e.*) ſafe from all the moleſtation and trouble which Men, heedleſs of their concerns are liable to: And this word ſure may well import their injoyment of a happy freedom: When as raſh and imprudent Sureties are ſubject to many tormenting fears, to the loſs of their Liberty, to Baniſhment from all ſweet Society, from the Church of God, and the Holy, and Regular Communion of his ſervants. The fear of this miſery imbitters their condition, and ſowres all their injoyments: The approach of a Creditor is no leſs terrible to them, than the view of ſome ghaſtly Apparition; and whoever comes towards them in their Walks, or knocks at their Doors, is an Affrightment to

Qui odit complodentes, qui odit ſtipulantes, qui odit fidejuſſores.

Tutus eſt ſecurus eſt confidit.

to them, as being a Meſſenger that brings a dooming Errand, or an Officer that carries the power of an Arreſt in his hand, which may hurry them into a dark Den, where they may loſe their time, and Life in Sorrow, and Diſgrace; learning a Repentance which cannot ſave them, and pining away in Reflexions upon their own Folly, and Indiſcretion.

Prov. 17, 18. *A Man void of underſtanding ſtriketh hands, and becometh Surety in the preſence of his Friend.*

This Proverb declares the madneſs of a Precipitant Suretiſhip, whereby Men Hand over Head, run out of a ſafe, and quiet, into a Vexatious, and Dangerous Condition. We ſee by this, and other Proverbs, that Divine Wiſdom condeſcends to ſuch Matters, in which the outward intereſt of private Families is concerned.

Solomon Prophetiæ cancellos hic non tranſilit, cum œconomica præcepta tradit; nam Ethnico pejor eſt, qui ſuæ familiæ non proſpicit. & ea eſt Eccleſiæ cum œconomiâ, & Politiâ adeòque aves colligatio, ut unâ labefactatâ alteràm ruere, & in deterius vergere neceſſe ſit. Cartwrightus.

It is not therefore unbeſeeming a Meſſenger of God, to inſiſt on ſuch Oeconomical Precepts which conduce to the well being of Domeſtick Society; even an A-

poſtle

oſtle kept within the Bounds of his Cal-
ing when he wrote thus to *Timothy*, *If any* 1 Tim 5.8.
rovide not for his own, and eſpecially for thoſe
f his own Houſe, he hath denied the faith,
nd is worſe than an Infidel. And it is evi-
lent by the tenour of his Diſcourſe, that
e reſpects a Temporal Proviſion.

God the Benefactor of the Univerſe,
nd Patron of his Church, leaves not his
Manifold Gifts, and Talents, to our Ar-
itrary diſpoſal; but hath given us the
viſeſt Rules to act as good Stewards of his
Grace and Bounty.

We may not hide our Talent in a Nap-
in with the Covetous, nor may we pro-
uſely waſte it with the Prodigal: The
ight uſe of his Donatives is determined by
himſelf. He has granted us Liberty to act
according to his Command; but no Li-
cence to fulfil our own pleaſure. His Wiſ-
dom dictates the regular uſe of what his
Bounty beſtows, and we cannot better
improve his Gifts, than by an Adminiſtra-
tion becoming the intent of the giver.
We commonly put a great eſtimate upon
he Largeſſes of Wife and good Friends;
and by our care in the management, ex-
preſs our difference to our Benefactors:
Doubtleſs we have much greater reaſon by
our good uſe of all the Gifts of God, to
manifeſt

manifeſt the Honour which is due to his Name; as none muſt waſte their Talent wholly on themſelves in the Indulgence of Intemperate Appetites; ſo neither muſt they caſt it away upon others by fooliſh Contracts, whereby their own, and their Families Welfare is indangered; and the publick State is offended in proportion to that Relation they have thereto. Wherefore the Wiſe Man inſtructs us in a prudent Conduct of our private Affairs, that we may paſs by all perillous Rocks of Offence, and come ſafely to the Haven of reſt, where we would be; and may in our Capacity, and Meaſure be uſeful to the Church, and Kingdom to which we belong. And though Suretiſhip, conſidered in it ſelf be lawful, (for ſince it is written, that we ought to lay down our Lives for the Brethren, it can be no fault in ſome caſes to part with our Goods for them, or to hazard our Temporal power in their behalf) yet all precipitancy therein is an Argument of great Folly, and he that will run into danger before he is called, hath more intemperate heat in his Head, than clear Wiſdom in his Heart. *A Man void of underſtanding ſtriketh hands, and becometh Surety in the preſence of his Friend.* Theſe words, as they ſtand in our Tranſlation, may

ay ſignifie a Man's entring into Bond be-
re Witneſs: But there
another Conſtruction
the Text: That he
ho hath not the in-
lligent Heart of a
an, ſtriketh Hands before his Neigh-
our makes his requeſt for any ſuch matter:
nd this Interpretation is thought congru-
s to the deſign of the Author, which
to expoſe the folly of Inconſiderate
ureties; and therefore he uſes a Verb in
e preſent Tenſe to denote a Man's over-
rwardneſs, and frequency in this Tranſ-
ction; which is worthy to be ſtigmati-
ed with a Brand of ſhameful indiſcretion.
or he muſt be extreamly blind, or fool-
hly confident, who can diſcern no dan-
er at all in a buſineſs of this nature: For
hoever hath an underſtanding to enligh-
n his ſteps, will uſe no ſmall circumſpe-
tion in this concern, and will in good
me conſider, who the perſon is for whom
e is Bound, what figure he makes either
the Church, or in the Kingdom; what
heritance he poſſeſſes; or in what Cal-
ng he is imployed; what Relations he
ath in the World; what Credit, in re-
pect of the conſtant tenour of his Practiſe,
nd what Reputation among thoſe who
are

Homo vecors complodit palmam, fidejubet fidejuſſione ante proximum ſuum (id eſt) *antequam proximus hoc ab illo poſtulat.* Cartwrightus.

are beſt acquainted with him: whether he be reduced to want by his own Vice and Extravagance; or by ſome irreſiſtible ſtroke of Divine Providence: For theſe different Circumſtances may either juſtify his Caution on one hand, or extend his Charity on the other.

Moreover, as he attends the Quality and Condition of the Perſon for whom he is obliged; ſo he takes a good view of the perſon to whom he is Bound; whether Humanity, Candour, Goodneſs, and Vertue be manifeſt in his Temper, and Converſation: Or he be deſtitute of theſe lovely Accompliſhments, and cloathed with contrary Deformities. The ſweetneſs Nature, and ſubſtantial integrity of ſome Creditors render Suretiſhip more eaſie than otherwiſe it would be; and ſome without blemiſh to their prudence can give their Names to ſuch, who never would be concern'd in the delivery of an Obligation to courſe, ill natured, and unwaſhen hands; yet a wiſe man always reckons that Debt to be his own for which he is bound; which is commonly neglected by thoſe who raſhly take this Charge upon them, as if they were certain that payment ſhould be made by the Principal's hand: But they believe more than proba-

bly

bly they ſhall ſee done, and it were better for them to follow that advice which is given in few words, than to live by ſuch a Faith which ſhall never come to Viſion: be not over confident of the truth, and faithfulneſs of all Mens Pretences, and Promiſes; and you ſhall not be hurt by their Treachery, Falſeneſs, and Flattery. But they, whoſe Faith is as large as their Friends Conſciences are, may run all Risks upon all Invitations; and at length ſuffer the ſad experience of ſo much deceitfulneſs, which they once thought impracticable, if not impoſſible. But to prevent all this miſchief, it is neceſſary that they ſhould hear what Wiſdom ſpeaks to her Child. *My Son if thou be Surety for thy Friend, if thou haſt ſtricken thy hand with a ſtranger, thou art ſnared with the words of thy mouth, thou art taken with the words of thy Mouth.*

Quos credis fidos effuge, tutus eris.

Prov. 6. 1, 2

Whatever may be imagined, or preſumed by a careleſs and trifling mind; the real truth of the preſent Tranſaction is, that thou art entangled, and taken in a Snare. The Words that are paſt, are certain Nets, and Snares; and the hands that have been imployed in ſtriking, faſten the Snares which ſuch words have woven, the Contexture whereof is ſo ſtrong, and the

Juncture ſo firm, that they who before had their Liberty, are held Captive thereby; and cannot recover their Freedom until by due, and proper means the whole We be diſſolved.

It is obſervable (according to ſome Commentators) that Wiſdom's Judgment concerning Suretiſhip is placed immediately after a Dehortation from the Imbraces of a ſtrange Woman, (whoſe Lips drop as an Honey-Comb, and whoſe Mouth is ſmoother than Oyl; but her end is bitter as Wormwood) becauſe there is the ſame danger in both: For by means of Suretiſhip, as well as by means of a Whorish Woman, a Man is brought to a piece of Bread: He loſes Health, and Honour by both; and Strangers are filled with his Wealth, and with the Fruits of his Labours.

In the Explication of this Proverb, it is material to underſtand, whether the words Friend, and Stranger ſignifie one and the ſame, or different Perſons. Some are of Opinion that they ſignifie one and the ſame, who is called Friend before the Bond is made, but after it is finiſhed, is called Stranger: For while he ſaught a Surety,

Kabvenaki *amicum & externum pro eodem ſumit, ut qui ante amicus erat, poſtquam ejus eum fidejuſſeris, jam fiat externus, & tibi adverſarius: ut in negotio pecuniario ſæpe accidit.* Mercerus.

be

e acted as a Friend in all the ſemblances
f a dear Correſpendence; but when he
th made him faſt he ſhakes off the former
amiliarity, and puts on ſtrangeneſs, if
ot enmity towards him; and this is no
ſs than a common experiment in pecu-
iary concerns. The Surety finds his con-
ition no better, than the free Lenders,
ho lent his Money to his Friend, and as-
ed his money of his Friend, and then loſt
is Money, and his Friend: For conſi-
ering the force of Bonds he may be
ought to lend as much as he was engaged
or; and when the payment of this Sum
demanded, his Friend turns Stranger to
im, and to the buſineſs alſo in which they
oth were yoaked together: So that there
ſome uſe to be made of this Interpreta-
ion, whereby Friend, and Stranger are
nade to ſignifie one and the ſame per-
on.

But that Explication of the words which points out different perſons, is more congruous to the matter inſiſted on; according to which Friend ſignifies the Borrower, and Stranger the Creditor, who though he have the Title of Friend in the third Verſe of this Chapter; yet that denomination makes no difficulty in this Interpretation; becauſe it was uſual with the

Hebrews to call all perſons by this Name, with whom they had any concern: But he is called Stranger in the firſt Verſe, to diſtinguiſh him from the perſon, for whom a Man becomes Surety; whoſe act (as it is here expreſt) confirms this Conſtruction. For in the making of Bonds the ſtriking of hands was a Ceremony performed with the Creditor, to give him aſſurance of faithful dealing. I have had occaſion to touch upon this cuſtomary Rite, in the Explication of *Prov.*22. 26. where it is applied to the matter of Suretiſhip, as a Symbol of a firm Contract; and I make no doubt but an *Obligation* was as ſtrongly eſtabliſhed thereby, as it is by Hand, and Seal in our practiſe; which with us is obſerved for the ſatisfaction of a Creditor, as the rite of ſtriking hands was done with a perſon in the ſame Capacity, for the ſame purpoſe. And having thus far explained the Terms we

Innuitur hic arcta, & fortis infixio manus ſponſoris in manum Creditoris cum ſono, & plauſu. Gejerus.

Auſim dicere Hebræis uſurpatum eſſe iſtum ritum, quem Tullius nexum, Clemens καρπισμὸν appellant: qui non ſolùm in mancipatione, ſed etiam in ſtipulatione, & pignoribus adhibebatur: ut docet Hotomannus *in leges* 12 *Tabularum quo ritu qui ſeſe alteri obligabat, aut fidem offerebat ſuam, carpum apprehendendum, ſtringendumque dabat; ut ſe obſtrictum manere ſignificaret.* Salazer.

we ſhould conſider the effect of ſtriking hands, as it is expreſt in theſe words: *Thou art ſnared with the words of thy mouth, thou art taken with the words of thy mouth:* Which ſhew the force of that Contract, which is here underſtood, that ſuch who have contracted, are bound according to the Tenour of the Obligation; and their Bondage may not be remediable without a Ranſom equivalent to the cauſe, and reaſon of it. At leaſt, their undertaking is dangerous; for though the Principal be a man of good Principles, and known Integrity; yet he may fall into Temptation to the diſtempering of his Morals: And all Mens power being liable to manifold Occurrences and Accidents; he may be unable to accompliſh his honeſt purpoſes; ſo that though Men are thick ſet with gay Credentials; yet there is no certain ſafety in this matter, which is to be conſidered, not

Poſt ſponſionis actum ſequitur periculum. Gejerus.

Nam contractus ut tradunt Jureconſulti priuſquam meantur ſunt liberi, ubi ſemel ſunt initi, partes contrahentes obſtringunt. Mercerus.

Oſtendit plenum eſſe periculo, ſi quis temerè pro aliquo fidejubeat, ideòque cautè in eâ re verſandum. Sæpè fit ut etiam viri boni propter adverſos caſus, fidem vel prorſus, vel tempore quo promiſerant liberare non poſſint, opes enim variis caſibus ſunt obnoxiæ; fit etiam ut quibus benè fidebas fidem fallant. Levater.

Non quod Salomon charitatem in proximum omninò diſſuadeat, nè pro amico, cujus tibi nota ſit, & explo-

ratâ probitas fidejubeas: ſed quod cautè velit hic agi: quod fidejuſſiones ſæpe ſint periculoſæ, & in Templo Delphico ferunt ſcriptum fuiſſe: proverbialem illam ſententiam ἐγγύα πάρα δ' ἄτη, *ſponde ſed præſtò eſt damnum.* Mercerus.

that every good man who is caſt into a ſtreight, ſhould be neglected; but that every man ſhould be cautious in what he doth, and proceed no farther than his Charity limited by his power, and directed by his prudence can extend, and becauſe ſome who have little knowledge of men, and leſs experience in buſineſs, have ſmall skill in the obſervance of this Rule: Therefore wiſdom inſtructs her Child in the greater Caution, and to enlarge his apprehenſion of the danger of Suretiſhip, ſhews what courſe is to be taken by ſuch who are ſnared, and taken by their own Promiſes. *Do this now, my Son, and deliver thy ſelf, when thou art come into the hand of thy Friend: Go humble thy ſelf, and make ſure thy Friend. Give not ſleep to thine eyes; nor ſlumber to thine eye lids: Deliver thy ſelf as a Roe from the hand of the Hunter, and as a Bird from the hand of the Fowler.*

Idcirrco Salomon filium ſuum adhuc imperitum, & rerum ignarum diligenter inſtruit; nè ſe conjiciat in aliorum poteſtatem; aut aliorum litibus ſe implicet. Baynus.

Sunt enim juvenes improvidi, qui facilè fidejubent, adeoque magno ſuo damno præſtare coguntur. Cornelius a Lapide.

Pro. 6. 3, 4, 5.

Herein we muſt obſerve, Firſt what he

he muſt do, who by his contract hath ſubjected himſelf to anothers power. He muſt go and humble himſelf, and make ſure his Friend, And tho ſuch ſubmiſſion may ſeem unſuitable to his degree, or quality; yet the Borrower being in ſome reſpect ſervant to the Lender, his preſent condition conſtrains him to ſtoop, that the burthen he hath brought upon himſelf might be taken from him: And he fares well if by ſo tolerable a trouble he can be delivered: And therefore muſt not be ſlothful, or ſlack in this ſelf humiliation. The Hebrew word which is Tranſlated [go] imports frequent viſits, and great attendance; and the Word [humble thy ſelf] a low ſubmiſſion, like caſting thy ſelf at his feet, and yielding to be trod upon: For he that is caught muſt take the beſt meaſures he can to get out of the ſnare in which he is taken, and tho theſe are ſomewhat uneaſie, yet his own act has made them neceſſary: He muſt humble himſelf, and make ſure his Friend; even by crouching, by petitions, and intreaties win as ſtrong

Memento quod ſponſione in Creditoris, & Debitoris poteſtatem deveniſti: ut non minus te deceat humiliare teipſum, quàm ſi ſervus ſe ſupplicem ſuo Domino præbeat, in debitoris poteſtatem eatenus veniſti, ut ſi negligens iſte, vel doloſus ſit, facultates tuas evertere poſſit, in Creditoris poteſtatem eatenus, ut rigide exigat debitum. Cartwrightus. Salazer.

an intereſt in his favour as poſſible; that he may have patience with him, and may grant convenient time, upon the aſſurance he gives, that he ſhall loſe nothing thereby: And beſides he muſt be importunate with the principal to ſet him at liberty from his obligation: And he may find it neceſſary to ſolicit many Friends for their aſſiſtance in this affair; whereby cares, labours, and troubles throng upon him, which he muſt undergo; notwithſtanding he may be doubtful of an effectual relief thereby: And if they prove unſucceſsful both his liberty and his property are ſhaken. Suretiſhip hath undone many of good Eſtate, and ſhaked them as a Wave of the Sea: Mighty men hath been driven from their Houſes, ſo that they wandered among ſtrange Nations.

Periculo damni, aut etiam ſervitutis ſemet oppoſuit, ut te liberaret. Grotius.

Eccluſ. 29. 18.

Multi ob id nonſ ortunis tantum ſed & patriâ ſunt evoluti, & addit Auſonius in dicto Thaletis (ſponde noxa præſto eſt) per mille poſſum currere exempla, ut probem prædes, vadeſq; pœnitudinis reos.

Secondly obſerve with what ſolicitude, induſtry, and application ſuch means are to be uſed which may be helpful in this caſe. *Give not ſleep to thine Eyes, nor ſlumber to thine Eye lids: Deliver thy ſelf as a Roe from the hand of the Hunter, and as a Bird*

Bird from the Hand of the Fowler. Theſe Similitudes can import no leſs, than the greatneſs of the danger the Surety is liable to. And therefore he muſt ſtrenuouſly beſtir himſelf to procure a deliverance, and watch for it, as the Roe, and Bird which are taken, ſtruggle to make their eſcape: Their great natural inſtinct for their liberty, makes them readily apprehenſive of any way that may help them out of their entangled State. They fear the worſt when they are under the power of an Enemy: and therefore will do what poſſibly they can, to get out of his hand. And when ſuch Examples are ſet before the Surety, whoſe caſe as to loſs of Goods, or Liberty, if not health, and life is repreſented to be no leſs dangerous than theirs; he hath ſenſe, if not ſufficient underſtanding to quicken his endeavours, and actuate his joynts in working out his own deliverance: And if he find out any ſucceſsful expedient for his indemnity, he makes a better eſcape in this concern, than thouſands in like circumſtances

Quantâ autem diligentiâ hoc factî tandum ſit, docet ſimilitudine Capreæ, & avis quæ captæ; illa à venatore, hæc ab aucupe quam primum totis viribus elabi contendum. Cartwrightus.

Summam ſolicitudinem & diligentiam ſignificat. Mercerus.

Ut avis non parvipendit libertatem, ſed omnes elabendi rimulas roſtro pertentat. Gejerus.

ſtances have done. And now I have remembred what is written in the Sacred Proverbs concerning this matter, and conſidered the meaning thereof: I can make no ſufficient Apology for thoſe Hebrew Doctors; or thoſe Commentators in the Chriſtian Church; who turn theſe Proverbs into Allegories. I ſhall not trouble the Reader with their imaginations; only note that ſome pretenders to the knowledge of Scripture, are too often guilty of turning clear Truths into dark myſteries, and ſhew more Juvenile Wit, than Orthodox judgment in their gloſſes. I blame them not who make moral inferences from Hiſtorical, or other paſſages that become the Tenour of the whole book of God: And tend to the Edification in Righteouſneſs, or ſuch who can diſcern a Divine Spirit in all parts of Holy Writ: But ſuch, who (when there is no neceſſity) will be ſpiritualizing Texts beſide their proper ſignification, or are much addicted to frame all things according to the pattern of their own phanſie, or prejudice; in all probability will make ſad work with the Bible; and bring forth very ſtrange commentaries thereon. Wherefore I am not in the leaſt grieved that I have neglected their learning who ſtreign an allegorical

rical ſenſe out of the Proverbs which I have brought to remembrance; which evidently import a Caution againſt frequent Suretiſhip as being dangerous to private Families, and conſequently prejudicial both to Church and State: For the greateſt bodies ſuffer in the pain, and trouble of the ſmalleſt Members. The Sacred Proverbs richly abound with Theological, Moral, Political, and Æconomical precepts: And what we read concerning Prudence, and Caution in the buſineſs of Suretiſhip, reſpects the good adminiſtration and ſuſtentation of private families. God the great Governour of mankind manifeſts his goodneſs in manifold gifts; and both in Wiſdom, and righteouſneſs hath determined the right uſe of his temporal favours, and prohibited all heedleſs diſſipation thereof. And therefore it may well beſeem ſpiritual Paſtors to preſs a conſideration of this argument, the due obſervation whereof reſpects the comfortable

Proximè actum de familiâ honeſtè inſtituendâ, nunc de eâdem quoque decenter conſervandâ, ac alendâ, cujus duo inſignia impedimenta ſunt fidejuſſio temerario & pigritia. Gejerus, Salazer, Bainus. *in* Pro. 6. 18.

Cum mandatum octavem legitimum bonorum uſum præcipiat, palam eſt à Theologiæ finibus non diſcedere, qui adverſus bonorum diſſipationem homines cautos reddit. Ad hæc cum Eccleſia ex familiis conſtat, ſicut & Reſpub. Eccleſiæ tantum decedere, quantum familiis manifeſtum eſt: ut familiæ labefactatio Eccleſiæ diminutio ſit. Cartwrightus.

State

State of Families, and that the Honour of the Church, and Proſperity of the Kingdom. And though it be their Duty chiefly to perſwade all men to ſeek the Kingdom of God, and his righteouſneſs in the firſt place, and to work out their Salvation: yet it well becomes them to have that regard to mens Temporal well being which the Scriptures themſelves juſtifie, and approve; and is therefore included in the Commiſſion granted to them.

The ſum of all is, That Suretiſhip is not unlawful in it ſelf, but dangerous in its efficacy; and ſuch may Sin againſt themſelves, againſt their Families, againſt the Nation, and againſt the Church of God who make more haſt therein, than good ſpeed. For

1. Firſt all men are obliged both by the Law of God, and Nature to be provident for their own preſervation, and well being: And therefore muſt avoid all things that are hurtful to themſelves, and which, by a certain malignity adherent thereto, render their condition grievous, and uneaſie.

Secondly, They ought to have a ſpecial regard to their own liberty, without which they cannot readily attend the beſt means of their preſervation: He is little better

better than an Enemy to himſelf, who will precipitantly incur a State of ſervitude, when he might be free, we read *that the rich ruleth over the poor, and the borrower is ſervant to the Lender*: And his Surety alſo, is in the ſame bondage; who when he is free ſhould rather continue ſo, than ſubject his neck to a yoke, which may prove too heavy for him. The great Apoſtle St. *Paul* tells us that *we are bought with a price, and ſhould not be the Servants of men*; unleſs there be a ſufficient reaſon to oblige us thereto. If then we have our liberty, we ſhould keep it according to the wiſeſt and beſt meaſures delivered to us.

Pro. 22. 7.

1 Cor. 7. 23.

Thirdly all men ought to be tender of their Reputation; For *a good Name is rather to be choſen, than great Riches*: And therefore all ſuch ways are moſt eligible, which are moſt honourable, moſt worthy, and of good report; and no man by an imprudent act ſhould blemiſh that honour which it becomes him to maintain in a lovely preſence, and amiable Luſtre.

Pro. 22. 1.

Fourthly, It is part of a mans Duty to have a care of his Health, and he is therefore bound to ſhun all things that may either deprive him of means for the preſervation of it, or may bring upon him ſuch troubles, and ſorrows of this World

which

which are prejudicial thereto.

Fifthly, All men ought to look upon themſelves as Stewards of ſuch things which God hath put into their hands, and ſhould rather improve, than diminiſh the Talents they have received; and not be guilty of ſuch conſumptions which juſtice forbids, and Charity rightly underſtood cannot approve: But in ſuch wiſe adminiſter all things committed to their truſt, that their accounts may not be grievous to them at their Tryal.

Sixthly, Such who have houſes under their care, ſhould provide for them according to the abilities which God (of whom the whole Family in Heaven and Earth is Named) hath furniſhed them with; Nature, and Religion both conſpire in obliging men to ſo much care of their Families, as that they may not be reduced to extream neceſſities, or painful hardſhips, through their improvidence in dangerous contracts; or their exceſſes in any kind.

Hoc documentum de fugiendis in officioſis officiis proprium πολυπραγμόνων, *qui non obſervatâ facultate ſuâ & officio ergà ſuos, aliis imprudenter officioſi eſſe cupiunt.* Junius *in* Prov. 6.1. *&c.*

Seventhly, All perſons that are Members of the Church, and Subjects of the Kingdom where they live; ſhould ſo manage

nage their affairs, that they may be moſt uſeful in theſe general relations, and in their capacity may promote the Publick good.

The Reader that hath leiſure may have ſpace enough to enlarge his thoughts upon theſe particulars, which are now only glanced at, to ſhew, that whoever is allured to ſtrike hands in Suretiſhip, muſt conſider himſelf, his liberty, his reputation, his health, his dependence on God as his Steward, his Family and his relation both to the Church and State; and if his becoming a Surety doth not conſiſt with his Duty in all theſe reſpects, whereby he is pre engaged; it is much better for him to withdraw, than to commit an act whereby he ſhall render himſelf obnoxious to be charged with manifold miſcarriages, and offences: But if notwithſtanding all that is here ſaid, he will run headlong into the ſnare: Let him put the caſe that the day of payment were come; and that his Name is then called; that the Sheriffs Officers, and Emiſſaries were upon him; beſieging the houſe where he dwels; and that a priſon was made ready for him, where he may live miſerably, and die without honour, and after that, muſt give an account to God for what he hath done,

and

and ſurely the foreſight of ſo great an affliction may make him cautious in what he doth undertake.

CHAP. III.

Warneth all Men to ſhun the Temptations of proud, fooliſh, ſlothful, prodigal, and Wicked perſons; upon whoſe account Suretiſhip is extreamly dangerous.

IN all the buſineſs we have with others, it is expedient that we have a competent knowledg of the perſons with whom we have to do: When *Momus* had conſidered the many Angles, and receſſes that were in the frame of mans heart: He found fault, that there was not a Window through which a man might look into thoſe obſcure and crooked windings. But we need not complain much for want of light in this caſe; if we practiſe ſo much diſcretion only, as is common in ſecular affairs, wherein our intereſt is concerned: In all which it is requiſite that we have ſome knowledg of the Natures, diſpoſi-

tions

tions, and qualities of the perſons with whom we deal; and underſtand the circumſtances of their condition: for ſuch may not be charged with a pragmatical curioſity, who look into their Neighbours Fortunes, for whom they are deſired to engage their own.

The Natures, and qualifications of perſons are more different than their complexions; and the difference that is in Morals is of greater conſideration than the variety that is in Features: And ſince the Tree may be known by its fruits, and every mans courſe of life diſcloſes the fountain of his affections; the Natures of Men (how ever reſerved ſome may be in their Tempers, or deſigns) are not ſo far unſearchable, but that we may know whom we ſhould chooſe to deal with in all matters of moment.

And he that will keep himſelf from harm, muſt remove his ſteps far from the proud; whoſe Sin (as a glaring Comet) portends miſchief to all, who lie under the malignant influence which ſtreams from it. While it ſeems a Star of conſiderable magnitude, we ſhould not honour it as ſuch upon that falſe appearance: But ſeeing its irregular wandrings, and a prodigious tail of woful ef-

fects which hath ſwept away great Fortunes, and cauſed much trembling in the World; we ſhould flee from it, as far as poſſible. We have good reaſon to receive a monitory Caution againſt this evil in the firſt place, that we come not within the ſphere of its deadly activity; becauſe it is thought to be the firſt Sin that ever was committed; and if thereby ſome bright Angels of Heaven forfeited their Obligation, and became diſloyal to the infinite King of the Univerſe; we have great cauſe to fear that the ſame evil is able to make ſad work among men, who are tied together by more ſlender Bonds. This dark and devilliſh wickedneſs which makes an infinite ſeparation between God and Man; will by ſuch pranks which are intolerable in Society, ſet men at a great diſtance from each other.

They are unhappy who are nearly related to the Proud; and they are unwiſe, who embarque themſelves too far in a familiar acquaintance with them. The natural Bond of the former is unavoidable; but the Temptations that thrive upon it (tho of great force) are not invincible. The act of the latter is arbitrary, and may be ſtopped in the beginning: Even the Cockatrice Egg may be cruſhed, e're

it

it break out into a Viper. It is much better for men to be wiſe as a Serpent in making a good defence in time; than to ſuffer a Wound by that Pride, which is the great Serpents Sting: And it well becomes all that reſpect their ſafety, to withdraw from all correſpondence with the Proud, whoſe iniquity is a dangerous Rock of offence, that will ſplit the Veſſel in pieces which falls upon it, whereby all her lading ſhall periſh. They ſtick not to raiſe themſelves by others ruin; or to make all their acquaintance a footſtool for their advancement: And can practice divers Arts tending to the accompliſhment of their high purpoſes: Nay, can diſſemble that very thing they are moſt eſtranged from (which is humility) when it appears helpful to their deſigns.

They know the way of crouching, and ſpeaking ſoftly, to win others ſhoulders under their burthens; and then can ſpurn the tame Aſſes whom they have thus ſubdued, and haughtily trample upon them. Theſe are the Men whoſe phanſies are pregnant with vain, if not mad and monſtrous projections: And they value themſelves upon their empty conceipts, much higher than others may do upon ſubſtantial grounds. Their lofty opinion is a

coſtly Babel that cannot be ſupported without vaſt expences; a tall Cedar in appearance, that to maintain its loftineſs ſucks the moiſture from all inferiour Shrubs: And when they take all the good Offices that others can do, to be due to their Merit, their Converſation will prove extreamly chargeable to their unfortunate acquaintance.

It is not a ſmall Treaſure that will ſuffice for all the ſuperfluous Vanities which muſt be ſought out for the contentment of a proud nature: And when their own Fountain is almoſt dry, they muſt ſend their Buckets to their Neighbours ſprings; and yet with all this help their growth cannot equal their deſires and hopes: But their neceſſities multiply together with their Vanities.

The World is ſenſible that Pride is an imperious Vice, a Weed that craves a fat Soil to grow in, and will contract great debts for its ſubſiſtence and Glory. Wherefore they who will yield themſelves Sureties for the Proud, are in danger of defraying all their Obligations, and probably ſhall not purchaſe the cheap retribution of a Verbal thankfulneſs for what they have done: Nay it is poſſible they may be blamed, if they do not Worſhip the

Idols

Idols that have coſt them dear; for ſuch who are as Gods in their own Eyes, delight much in others coſtly Sacrifices, and Oblations; and kind fools muſt imagine themſelves well bleſt, when their Offerings are accepted; and if they can but obtain a common civility they muſt take it for a very great Favour.

The deadly Sin of Pride is Burthenſom, and odious to Society; and may juſtly exclude the guilty from all that Credit, and confidence, which all good men (how poor ſoever) have the ſure poſſeſſion of. All familiarity with the Proud is in many reſpects dangerous; how much more all engagements upon their account: if you refuſe to be as deeply concerned for them as they deſire, you muſt live under the malignant aſpect of their fuming ſcorn, if you comply and yield, you muſt bear the yoke your ſelf, which you have taken upon you.

When they firſt condeſcend to a friendly Communication with you (tho it be their deſign to lay ſome grievous charge upon you) yet you muſt underſtand it is a great kindneſs in them to take ſo much notice of you, as to think you worthy to be truſted with the diſcharge of their Obligations. None of all the Treaſure that

is on Earth (if their opinion may be credited) can better be imployed, than what is taken up for their uſe, and if all yours have the lucky chance to be thus diſpoſed of; you muſt think your ſelf much indebted to them, for the honour they have done you in their acceptance of it. Wherefore when you have paid their debts, you muſt be thankful that your Mony was ſo well expended, as to bring forth Fruit to their uſe, and benefit, who imagine themſelves moſt worthy of it. They phancy no ſervice can be adequate to their deſerts; and ſurely all the moſt valuable things are beſt managed, when they are put into the Power of the moſt deſerving; ſo that you may ſoon ruin your ſelf in ſerving them; and when you have done all that you can, you ſhall be deſpiſed becauſe you can do no more: And other more able Vaſſals ſhall be ſought out to ſupply your place, who ſhall taſte of the ſame Fortune unleſs they learn Wiſdom by your experience, and make a Prudent retreat before they are gone too far. The Merits of the Proud (if their high minds might perch upon an incontroulable Tribunal) are of ſo large a Figure, that they judge any gain lawful that by any means they can apprehend, any oppreſſion juſtifiable that

yields

yields Fruit to their increaſe, and any frauds commendable whereby they lay Burthens upon others, who (they ſay) are fit for nothing better than to bear them.

Such Excellent and high deſerving perſons as theſe ſelf-admirers muſt in all things be humoured, and Cockered; otherwiſe it will be proclaimed with clamorous Trumpets, that you have greatly wronged them. They look upon themſelves as if they were all the World, and that all the Treaſure, and Glory thereof is due to them; and that no man beſide ſhould be any farther conſiderable therein, then as they are ſerviceable to their purpoſes: That the good State of things is to be meaſured by their condition; that all is well if they do proſper and thrive; all is ill if they are diſappointed in their Projects, and deſigns. They regard not what courſes they take to compaſs their deſires; hence they trample upon right, violate all Laws, and Rules of Conſcience, falſifie their Truſts, betray their Friends, ſupplant their Neighbours, wind about, and ſhuffle any way, and being hardened for any kind of injurious, or fraudulent practice, it muſt needs be concluded that Suretiſhip upon their account will bring on great charge, and trouble.

The Spaniards (tho they are a people generally condemned for pride) have a ſmart Proverb againſt it, *That a Proud Begger is the Devils F——* And ſuch a ſtrong, and filthy blaſt it is that brings on a ſtorm: For beſides that Pride is a coſtly Vice in the Nature of it, and tends to Beggery and borrowing: It is a great provocation to the Supream and abſolute Sovereign of the World; who has proclaimed a dreadful wo, againſt the Crown of Pride, and will pour down his Judgments upon it, whereby, as it is Written, *The lofty looks of Man ſhall be humbled, and the haughtineſs of men ſhall be bowed down; for the day of the Lord of Hoſts ſhall be upon every one that is proud and lofty, and upon every one that is lifted up, and he ſhall be brought low.* Before him the high Cedar bows, the ſtately Oak Shivers, the bright mountain trembles, the lofty Tower totters, the fenced Wall ſhakes: *Bel* boweth down, *Nebo* ſtoopeth, and the Idols lie in the duſt. Every one that patiently obſerves the wiſe and juſt Methods of Providence; may behold the Beauty of all Pride ſtained, polluted, and diſfigured; and the very top thereof levelled with the weak, and wretched part of the World. When we remember how the Almighty

Iſa. 2. 11, 12. &c.

Almighty confounded, and ſcattered the Builders of *Babel*, who projected a Tower whoſe Top ſhould reach unto Heaven. Gen. 11.7.

How he opened the Jaws of the Earth, to ſwallow up thoſe arrogant Rebels, who lifted up with Pride, conſpired againſt his Servant *Moſes*. A ſtrange, yet meet abaſement of ſuch haughtineſs. Num. 16. 32.

How the great *Goliath* that diſdained, and deſpiſed *David* was overthrown, and trampled on by him. 1 Sam. 17. 49. 50.

How *Abſolom* who was lifted up againſt his Father, and uſurped his Throne, hung a miſerable Spectacle to all *Iſrael*. 2 Sam. 18. 9.

How *Rabſhakeh* was utterly vanquiſhed, who in his arrogance told King *Hezekiah*, that he was not able to turn away the face of one Captain of the leaſt of his Maſter the King of *Aſſyria*'s Servants. *But the Angel of the Lord went out, and ſmote in the Camp, an hundred fourſcore, and five thouſand, and when they aroſe early in the Morning behold they were all dead Corps,* 2 King. 19. 35.

How *Haman* (who in his proud indignation thought ſcorn to lay hands on *Mordecai* alone (who had diſpleaſed him by refuſing the bowed knee which was expected, but in revenge would ſwallow the whole Nation of the *Jews*) was forced to yield

Eſther 6. 10. yield the greateſt honour to him whom he mortally hated; and the people, he had devoted to ſlaughter, were ſaved; 7. 10. and he himſelf ſuffered the ſhameful End which he had plotted for *Mordecai*.

How when *Nebuchadnezzar* walked in the Palace of his Kingdom, and Gloried in the great City he had built by the might of his Power, and for the honour of his Majeſty: While the word was in his mouth there fell a Voice from Heaven, O *King* Nebuchadnezzar *to thee it is ſpoken, the Kingdom is departed from thee; ſo he was driven from men, and his dwelling was with the Beaſts of the Field, and he was made to eat graſs as Oxen; and his Body was wet with the Dew of Heaven, till his Hairs were grown like Eagles Feathers, and his Nails like Birds Claws.* Dan. 4. 30, 31, 32, 33.

How *Antiochus* when he had ſpoken proudly againſt *Jeruſalem*, and threatned to turn it into a Charnel, was ſmitten with an incurable, and inviſible plague. *A pain of the Bowels that was remedileſs came upon him, and ſore torments of the inner parts; and whereas he yet ceaſed not from his bragging, but ſtill was filled with Pride, breathing out Fire in his rage againſt the* Jews; *it came to paſs that he fell down from his Chariot carried violently; ſo that having* 2 Mac. 9. 5. &c.

having a ſore fall, all the Members of his Body were much pained: and thus he that a little afore thought he might command the Waves of the Sea (ſo proud was he beyond the condition of Man) and weigh the high Mountains in a ballance, was now caſt on the Ground, carried in a Horſelitter, ſhewing forth unto all the manifeſt Power of God. So that the Worms roſe up out of the Body of this wicked man, and whilſt he lived in ſorrow and pain, his Fleſh fell away, and the filthineſs of his ſmell was noiſom to all his Army: and the Man that thought a little afore he could reach to the Stars of Heaven, no man could endure to carry for his intolerable ſtink.

I ſhall call forth but one ſad Example more: How that *Herod* being arrayed in Royal Apparel, and ſitting upon his Throne made an Oration to the *Tyrians*, and *Sidonians* who gave a ſhout (ſaying) *it is the Voice of a God, and not of a man: And immediately the Angel of the Lord ſmote him, becauſe he gave not God the Glory, and he was eaten of Worms, and gave up the Ghoſt.* Acts 12. 21, 22, 23.

We ſee that theſe are glaring inſtances of Pride, whoſe humiliation was as juſt, as their ſelf exaltation was abominable. I have entertained the Reader with

with them, becauſe the remembrance thereof may give him ſufficient proof that the ſtouteſt Pride may be caſt down: For when we find ſuch Mountains which ſeemed to threaten the skies laid low, we know not but all may be partakers of like meaſure, who are guilty of the ſame Vanity. This Sin threw the Apoſtate Angels out of their great poſſeſſions in Heaven, and doubtleſs the ſame iniquity may eject mortal Worms out of their ſmaller Eſtates on Earth.

The Power and Juſtice of the Divine Government changes not, and whatever puniſhment is due to ſin may be executed whenever the Governour pleaſes. The delay of penalties is no Evidence of an Abſolution; nor ſhall the long ſuffering of the Almighty put out the Glory of his Juſtice. It may make way for Acts of mercy towards capable Subjects, who by Faith in a Mediator can be juſtified from all things: But in this diſpenſation juſtice is not leſſened; becauſe it is eminently Glorified by him upon whoſe account the favour is beſtowed; For the Myſtery of an omnipotent and incarnate Crucified Saviour was moſt wiſely adjuſted to all the Attributes of the Divine, and did tenderly comport with all the neceſſities

of

of the humane Nature: So that whatever puniſhment is either ſuſpended, or pardoned in conſideration of this Heavenly Myſtery (from whence all acts of Grace do proceed, and ever did from the beginning) is abundantly recompenſed thereby. But whatever Subject is, and continues to be uncapable of the benefit thereof; muſt ſuffer the Terrors of that perfect juſtice, which will certainly puniſh him for all his tranſgreſſions, wherefore let no man be high minded, but fear: For true Wiſdom utters her Voice in theſe words. *Every one that is Proud in heart is an abomination to the Lord: though hand joyn in hand he ſhall not be unpuniſhed.* Pro. 16. 5. And there is no queſtion but that he may be puniſhed in the Circumſtances of his outward condition, as well as in a more dreadful way. When we find that they who have made the largeſt, moſt pompous, and moſt magnificent Figure in the World, have been ſhrivell'd into ſhort, broken, thin, and inſignificant Characters; and deprived of all their nobleneſs and Glory: Let no man truſt to the viſible, and illuſtrious power of the Proud, which may vaniſh in a moment; or adore their Beauty, which by the juſt hand of God may ſoon be clothed with deformi-

ty

ty, Worms, and corruption: And when a Vial of divine Wrath is poured upon them, ſome of the drops thereof, at leaſt, may fall upon thoſe, who are conjoyned with them in their ſecular concerns. But the Proud are great Criticks in points of Honour, and ſome may imagine that their paſſionate abhorrence of all contempt and diſgrace will ſcare them from all ignoble, and baſe Actions; that ſince they hate to be deſpis'd, they will do nothing to deſerve it, and therefore will not be guilty of meeting hard meaſure to their kindeſt Friends, which is one of the worſt, and vileſt practices in humane Society; it is not ſtrange if this plauſible phancy have tempted ſome of their familiar acquaintance to conſent to what they have deſired. But this Flower withers under his Noſe who ſmells it, and upon the firſt Tryal of its worth changes Colour. For tho the Proud hate nothing more than diſgrace, yet none miſtake the way to Honour more than they. Nothing is more grievous to them than contempt, and yet their courſe of life renders them moſt obnoxious to it. They mind no Law, but their own will, and while their proceedings are arbitrary they muſt not be controuled; nor can they patiently

bear

bear the report of that ignominy they have brought upon themſelves. They can affect, and indulge any kind of Vice while they abhor the ſhame which is the Fruit of it. In their eſtimation all actions muſt be honourable as they proceed from them. Their Brow is bold enough to defend all that their hands can do; and their phancy ſo skilful in painting as to have a Colour in readineſs for all practices. They can do wrong and impudently juſtifie the wrong which they have done: They can act contrary to the truſts that are repoſed in them; and profeſs an admiration, and aſtoniſhment at their ſaucineſs, who ſhould expect any thing from them. They can betray their deareſt Aſſociates, that have done moſt for them; and look upon ſuch treacherous dealing as good policy, to bar them from all expectance of ſuitable returns. They have the courage, or impudence, rather to put a good face upon the fouleſt crimes; and can wander where, and how they pleaſe, and yet have wicked Artifices to make all crooked ways concentrick to their Glory. Violations of rights, breaches of Vows, contempts of juſtice, moſt groundleſs cenſures, and moſt unreaſonable quarrels with their kindeſt Benefactors

ctors are no faults in theſe Men of Honour, and oft coincident in their high purſuits. They ſtrain not at the greateſt enormites if they can make their own game thereby, and their Tumour is gratified if their Memories may be written in the Chronicles of fame, though it be for their monſtrous ill doing. If any ſhall be ſo fooliſh as to heap courteſies upon ſuch frothy minds, they preſently ſink out of ſight, and are forgotten: Or if they ſhall requeſt a good Office, their boldneſs is derided: If they do a kindneſs, and expect a return they may be treated with huffing, and ſcorn. The Proud cannot be obliged becauſe they think all that you can do is due to their greatneſs: And therefore they would be ſerved by all according to the dignity which is the Creature of their own imagination. All their acquaintance muſt yield to their imperious humour, muſt flatter their Vanities, applaud their impertinences, and comply with their deſires, or elſe they ſhall be reprobated as ſtupid fools, who know not what is honorable and brave. They are incapable of gratitude, ſo that you are ſufficiently reſpected, and rewarded too, for all your ſervices if they vouchſafe to receive them.

And

And ſince a predominant Pride is pregnant with ſo much Evil, it is moſt ſafe to keep at a good diſtance from it. Whoever is convinced of the frantick Vanity of the proud, or beholds the Sword of Divine Juſtice that is pointed upon them; will ſurely be furniſhed with ſtrong arguments of Caution, and will beware that he have no hand in their concerns: For all that will yield to become one with ſuch empty bubbles in their Obligations, and Contracts; in all probability ſhall break together with them, and drop into irrecoverable miſery, and trouble.

Secondly, Let no man be ſurety for a fool, whoſe ignorance, and weakneſs of Judgment makes him liable to ſundry miſcarriages in all his undertakings: And he that cannot apply fit means to any purpoſe, will rarely obſerve right meaſures to free himſelf from debts and Obligations. The worſt folly that men are guilty of, conſiſts in Atheiſm, irreligion, vice, and naughtineſs of living; which may bar men from venturing their effects in the ſame bottom with them. But the preſent warning is given againſt ſuch who are fools in their ſecular concerns, who have no foreſight in buſineſs, and commonly uſe improper means, and prepoſterous Methods in all purpoſes: Who are

either unskilful in the lawful Arts of getting Wealth; or improvident, in saving the Patrimony they are possessors of; or imprudent in the use, and disposal of it: Who are ignorant in their own way of Life, not well understanding their own calling and profession, and what benefit is to be made of it; whose weakness is manifest to their Neighbours, who in various intercourses have frequent occasions of converse with them.

That man deserves to lose an Eye who will not see the danger of being Surety for a fool, whose thick skull leaves him but little brain, and whose gross mind hath no clear prospect of any business or faculty, to weigh the circumstances which belong thereto, or to understand the price of Reputation, and Liberty.

What hope is there, that any mans concerns should happen well only through a fortuitous conspiration of accidents: It were a lucky chance, if that a crowd of Letters should fall of themselves into a Methodical discourse without a knowing mind to set them together; or a vast heap of Stones, Timber, and other Materials should rise into a stately Edifice; or the Druggists ingredients should unite themselves into most useful compositions; that business is best accomplished wherein a full-

full-eyed-prudence is concerned, in a due obſervation of all circumſtances; for if but one of theſe ſhould be neglected, it may prove like Watch-work, wherein the loſs of one ſmall pin is the cauſe of a diſorder in the whole frame. Who then ſhall promiſe for him, whoſe folly makes him utterly unfit for all buſineſs, and unable to accommodate proper means to good intentions; who lives by ſenſe as a Brute, and cannot reſpect a futurity, and therefore makes no preparation for it: Who cannot be intent upon any Subject, but leaves his thoughts as dry duſt to be ſcattered before every Wind that blows; and is as unmindful of his concerns, as if he were an utter ſtranger thereto: Whereby he heaps inconveniences upon himſelf, and involves all others in trouble, that are linked with him. He cannot mind the qualifications of perſons, the Natures and kinds of buſineſſes, the extent of his power, the condition of the place where he hath his reſidence, the Reaſons by which he is obliged to take care of all things within his proper Sphere, the beſt manner in which every work is to be done, and the right ſeaſon for the doing of it: And in that he cannot comprehend theſe things, or ſo much as aim well at them,

he muſt have great luck if he be not guilty of grievous miſcarriages in his courſe, and can eſcape being the cauſe of affliction to his Friends: Whereas our natures are framed for Society, the knowledg of Men is a ſort of Learning neceſſary to the well being of it. The principles that are ſown in mens minds, and the affections that riſe from thence, are ſo far diſcernible by the Tenour of their lives, that (if we attend thereto) we may make probable gueſſes concerning the meaſures they will meet in their dealing with us: And accordingly we may either ſhun their dangerous acquaintance, or cloſe in a delightful correſpondence with them. But he whoſe giddy phancy ſhall incline him to be familiar with any perſon, without a competent knowledge of his Temper, and Morals, may be convinced of his own heedleſs folly, when ſad experience ſhall conſtrain him to wiſh, that he had never ſeen his face. He that will venture much at a game he is ignorant of, muſt have great Fortune if he win much of thoſe who are skilful therein. The Nature of buſineſs ſhould be righty underſtood as well as the qualities of perſons with whom we have to do. He that cannot think what the Work is, in which his hand is required, ſhall either

ther comply with all Temptations of diverſion, or ſhall be guilty of ſundry defects, and imperfections in the doing of it. Beſides if men are ignorant of buſineſs they cannot diſcern how it doth comport with the extent of their power, and ſo they may draw upon themſelves the trouble, and ſhame of undertaking more than they are able to accompliſh: our Saviour himſelf argues ſuch guilty of folly in point of Religion, who proceed without due conſideration of that one needful thing, and illuſtrates his Argument with apt ſimilitudes. Whatever the kind of our buſineſs is, our conſideration and preſcience ſhould be proportionable, otherwiſe the Nobleſt attempts may ſoon ſet under a Cloud, or be diſhonored with a blind iſſue; and our raſhneſs in the ſmalleſt matters may betray us to diſgrace, mockery, and deriſion. Moreover it is expedient for all who are concerned in ſecular affairs to underſtand the condition of the place where they have their reſidence: What inhabitants are planted in it, and how they are generally imployed, what uſeful Arts are incouraged, and what conveniences there are for gainful profeſſions; how the people are affected, and what cuſtoms are prevalent among them, whether Vertue, or Vice be

Luke 14. 28, 29. &c.

in faſhion, whether Pride and lazineſs; or humility, and diligence be moſt conſpicuous: For where Arts, and Merchandiſe abound, and the people are inclined to ſubmiſſion and labour; there Riches multiply: Their Temper, and practice in a good Conjunction are the beſt prognoſticks of their plenty, and no malignant Planet can interpoſe to Eclipſe their good Fortune. He that joyns in Society with ſuch a people, and hath but common parts, may find ſundry opportunities to favour his own advantage. And it is the part of a wiſe man to make the beſt improvement of all occaſions; ſo that if his Lot be caſt in a plentiful Soil, it is almoſt morally impoſſible, but that he ſhould advance his own intereſt therein, if he fall upon a barren Plot, he muſt then ſet his invention to work and to extract what Vertue he can out of it. But a Fool is not capable of ſurveying the condition of any place, and can neither thrive among the rich, nor ſave himſelf among the poor. Beſides he is not able to weigh the Reaſons whereby he is obliged to take care of all things within his proper Sphere: He cannot conſider the Relation he hath to others, and with what kind of morality it ſhould be adorned, his own Family is

out

out of his thoughts, and he is utterly void of that diſcretion which ſhould frame and accommodate his manners to all reſpective Obligations: And he who cannot mind ſuch good Offices, unto which by a throng of Arguments he is almoſt compell'd; will in all probability be regardleſs of ſuch things, which by reaſon of their diſtance have but a weak influence upon him. Again he that cannot conſider what he hath to do will probably miſtake his Method, and fail of ſucceſs in the iſſue. He that makes wrong judgments of things, and cannot weigh them in a true balance accordingly, driveth on ſilly Bargains for himſelf, in reſult whereof he proveth a great loſer. He that underſtands not the worth of what he ſells, or buys; will ſell cheap, and buy dear, until he hath nothing for Sale, nor power for purchaſe left. Moreover he knows not how to adjuſt every buſineſs to a proper ſeaſon, and he that will ſow when others reap, muſt Travel to another Clymate to find his Harveſt. All matters well matched to their times are as the word in ſeaſon, which the wiſe man compares to Apples of Gold in Pictures of Silver; but if the moſt important buſineſs be not well timed, the advantage thereof is loſt. Pro. 25 11.

Now then ſuppoſe a Fool have need to borrow Mony; in that he underſtands not perſons, he takes it up of an an extorting Uſurer, who will not fail to ſqueeze him as much as poſſible. And not knowing the nature of what he doth, he bethinks not how what he hath borrowed ſhall be paid, or whether his Power be commenſurate to the Obligation, and not conſidering the condition of the place where he dwells, he can make no advantage of it, but is liable to be a prey to Knaves, a footſtool to the ambitious, a ſort of tool to the ingenious, and a ſportive ſpectacle to the youthful. He hath no countermine for thoſe that plot to blow him up; no ſtrength to break a cheating conſpiracy, nor art to prevent it. The rich know how to make their advantage of his folly, and the poor have good Stomacks to eat him up; though Nature prompt him, he cannot learn the providence that is expedient for the comfortable ſupport of his Family, and what then ſhall inſpire him with ſuch a reſpect to his Friends, as to ſave them from all inconvenience. He that knows not the beſt Methods of making neceſſary proviſion for his own houſe, will take no care to free his Neighbour from damage, and he who

who cannot watch to the right timing of any concern, will probably ſlip that ſeaſon wherein he ſhould render to others what is their due.

Thirdly, Turn aſide from the ſlothful, for ſuch who will take no care to keep themſelves out of Debts, will take leſs to pay them; when they know that others are obliged to do it for them. Their idleneſs makes them Debtors, their ſloth can never make them ſolvent. They who through ſlothfulneſs ſuffer their building to decay, and their houſe to drop thorow; having neglected the little care of a timely reparation, muſt needs be very backward as to the great, and coſtly undertaking of building a new. That Water which wants ſome degrees of clearneſs when it may run, can yield no ſweet refreſhment when through ſtagnation it is become a noiſom puddle; and if that air which hath the advantage of being fanned by Winds be not wholſom, what Health can be expected from it when being pent up, it grows thick, and putride? The Earth that may be improved by culture is ſoon overgrown with Brakes, and Thiſtles for want of it.

Such Men who cannot well ſubſiſt of their own income (which by a Prudent management may prove large enough for their

their neceſſities) but muſt give themſelves into Uſurers hands, will have much leſs ability when the charge of intereſt is added to their expences; and will be deſtitute of power to pay what they have borrowed. The things that are eaſie to an active hand, ſeem impoſſible to the ſlothful, whoſe way is a Hedge of Thorns. *Slothfulneſs caſteth into a deep ſleep.* And if the dead can do nothing, little can be expected from ſuch who dwell in the ſhadow of death, whoſe dark ſlumbers are pregnant with fruitleſs (tho ſometimes pleaſant) Dreams. The Soul of the ſluggard deſireth and hath nothing. His phancies vaniſh, and his deſires are abortive: The miſcarrying whereof tyes him ſo faſt to his Bed, that he cannot riſe to open the door to a Creditors demand. A lazy humour inchaineth a Mans hand and foot with more than Iron Fetters; and is the very intombment of a living man, debarring him from all worthy actions: It creates a foul ruſt which cankers his faculties, ſeizes his whole Body with an heavy unweildineſs; Stifles his Spirit with thick vapours, choakes his heart with dull preſſures, and renders all his parts liſtleſs, reſty, weak, faint, and languide: In a word he flags, and decays on all ſides, and is good for nothing. Which minds me of

Pro. 19. 15.

Varus

Varia Servilius who was deſcended of a Pretorian Family, deſcribed to be remarkable for no other thing, ſave only, for his idleneſs in which he grew old; in ſo much as it was commonly ſaid, by ſuch who paſſed by his Houſe *Varia hic Situs eſt.* Not here lives *Varia*, but here he lies; ſpeaking of him as of a perſon that was not only dead, but buried becauſe he lay in his houſe as if he were in his Grave. Believe me the habitation of the ſlothful may more fitly be termed a dormitory, or a Charnel, than a dwelling: Their Vice ſo far diſpirits them, as to leave them as dead; only their Soul being yet in the body, ſerves as ſalt to keep them from ſtench, and putrefaction. Now if the ſlothful have need to borrow; it is not eaſie for any man to gueſs whence they ſhould have power to pay: For 'tis their doom to be poor, and beggarly. They are naturally inclined to imbezil that Eſtate which is in their hands, and hate the very thoughts of that prudence, and pains which may increaſe it. The Holy Scriptures do not allow them either good Food, or warm, and decent rayment. Pro. 19. 15. For it is written, *that the idle ſoul ſhall ſuffer hunger, and that drowſineſs ſhall clothe a Man with Rags*: Yea, that poverty Pro. 23. 21. ſhall

ſhall come upon him with ſpeed, and ſtrength; it ſhall overtake him with the
Pro. 6. 11. ſwift foot of a Traveller, and aſſault him with the ſtrength of an armed man: And that evil which moves with a ſwift pace, will ſoon reach him that reſts idle; and that which marches with a terrible force, ſhall ſurprize, and ſeize him with an irreſiſtible violence, and overthrow him. There is no Treaſure for ſuch whoſe faculties being diſuſed turn all to ruſt: No warmth for their Veins which are benum'd with their own dulneſs. The diligent, and active hand maketh rich, but indigency is the lot of the Slothful: While all our dependence is upon Divine providence, we muſt underſtand, that God requires ſuch labours from us, which we are capable to perform. He gives his bleſſing to our induſtry, and annexes proſperity to our diligence in lawful, and honeſt endeavours; which is the common Method he is pleaſed to obſerve, in his Government of our outward State. Therefore they that follow a good calling in the Faith of his favourable benediction, ſhall grow thereby. They on the contrary who neglect all honeſt labours ſhall want: For it is not to be expected, that God ſhould work Miracles for the preſervation of

of heavy drones, or that he ſhould open the Windows of Heaven to thoſe, who hide their hand in their boſom. No Cloud now ſhall rain bread from Heaven but that which riſes from the ſweat of Mens brows. We may not look to be treated, as the *Iſraelites* were in the Deſert, where no ſuſtenance was to be had by ordinary means. If we neglect all ſuch affairs which belong to us, and would ſtrain Divine providence, we ſhall break our ſelves: For God who hath ſaid that the idle Soul ſhall ſuffer hunger, will not interpoſe his own mighty hand to infringe the Truth, and juſtice of his own purpoſe: But will never deny his beneficial concurrence with our induſtry providently applied, and humbly perſiſted in. 'It is well 'obſerved by a late Author that it has 'been the care and practice of wiſe Nati-'ons, and Parents, not only to puniſh idle-'neſs as an extraordinary crime, but to 'permit no man to live but to ſhew to the 'Magiſtrate how he ſupported himſelf, 'and no Child to be brought up without 'ſome Manual skil, by which he might 'be able to get a ſubſiſtence and imploy 'his mind whatever revolutions ſhould 'happen to him: For ſince the whole 'World is full of contingencies, and mani-

'fold

'fold changes it is expedient to carry as 'the Nightingal of a good Conſcience in 'the Breaſt, ſo the Mine of a ſupply 'whence to be maintain'd in the Head 'or Hands. But they who through a continued lazineſs not only conſume all they have a right in, but waſte others acquiſitions, muſt needs fall into ſad extremities. They who take no care to increaſe, will find occaſions to diminiſh their Goods; and none commonly conſume faſter than they who will have nothing to do: For all their time vaniſhes in ſpending, and the greateſt ſtock will leſſen to nothing that is not well ſupplied, and the largeſt Veſſel will be empty that continually runs. And I ſuppoſe the ſlothful will never be ſo happy as to find out that perpetual motion which will return them all that they conſume. And when their intemperate appetites (who love a ſelf indulgence; and eaſe) have as it were annihilated their preſent ſubſtance. I am perſwaded that their liſtleſs invention will be found too ſhort to raiſe a New Fortune out of the Aſhes of that which is gone, and therefore whoever hath joyn'd in the delivery of a bond with the ſlothful, is in great, if not certain danger of bearing the Burthen.

Fourthly,

Fourthly, Strike not hands for a Prodigal who is the Whirlpit of all hopes, and the Gulph that devours all that are concerned with him. He that is not faithful in the managing of his own property but cauſes it to give attendance to all his tranſports of pleaſure, and Luxury; and proſtitutes all his Power to the gratification of all coſtly humours, and expenſive vanities; will ſoon find himſelf exhauſted, and when he cannot viſit Theatres, or be welcom'd, at the houſes of Game, and Intemperance (which are commonly barr'd to empty pockets) he can then think of no other expedient, but to knock at the Uſurers door, and with big Words, backed with the ſecurity of ſome unthinking Friends, he gets a conſiderable ſum into his poſſeſſion; and poſſibly treats his Creditor, and payes intereſt out of this ſtock for a time: But the Worm of Prodigality is of ſo greedy a Nature, the whole cannot laſt long: Then the Sparks giddy Friends whoſe heads went eaſily into the broad end of the Horn begin to ſtick faſt, and find that they cannot wind themſelves out at the narrow top, or return to the open air without great charge and trouble. The Prodigal who devoured his portion with Harlots, and waſted his

ſubſtance

ſubſtance with riotous living; had ſhell'd and ſwallowed his Fortune when he would fain have filled his belly with husks. When the wiſe man inſtructs his Son to ſhun the Converſation of Wine-bibbers, and riotous Eaters of Fleſh. He gives this Reaſon of his Counſel, *for the Drunkard, and the Glutton ſhall come to Poverty.* They who conſume their Treaſure in full Tables, Glorious Apparel, and merry bowles, without any reſpect to a continual ſupply cut all their Veins at once, which unleſs they are timely cloſed, will ſoon bleed to death. And they that hate the frugality, as an unfaſhionable ſtinginess, or ſlaviſh drudgery, which is concerned in penning up the floats of gain, till it raiſe the depth of an Eſtate, and flow abroad in New acquiſitions, and great purchaſes; may riotouſly expend their time, parts, health, ſtrength, and ſubſtance in courſes of debauchery, and diſſolute living, till they ſhall come to need ſome crumbs of that abundant increaſe, which a Prudent thrift hath preſerved in her power. When *Plato* ſaw a rude unthrift catching at the ſnaps, and offals of a good houſe-keepers Table. O (ſaid he,) *if you had oftener dined ſparingly,*

Luke 15. 16.

Pro. 23. 2.

Ἐι ὕτως καλὰ γνώμην ἠρίστας, ἂν ἂν ὑτῶν ἐν δείπνοις. Plato *apud* Stobæum Serm. 75.

you

you might have ſupped now more pleaſing and plentifully.

It is an hard Proverb for the Prodigal to learn: That it is better to ſpare at brim than bottom. He looks upon that Luxury as the Argument of a great, and Noble mind, which his reaſon (were it free from the ſmoak of his intemperance) would condemn for a brutiſh, ſordid, and vile ſenſuality. But he minds not the vertues, nor can comprehend the cares of his Anceſtors, whoſe frugal management of a little to great acceptation, whoſe watchful Prudence in timing all their concerns, and whoſe active diligence in gainful profeſſions made them Maſters of that power, which is devolved upon him; whoſe profuſe waſting of it, renders him equally chargeable with foul ingratitude, and immenſe folly. They obſerved and took the firſt wind that blew, and put out all the Sailes they ſafely might, that their Port might be ſoon made to, and their Veſſels traught might be turned into effect: But he caſts all into the Sea of profuſeneſs; or betrays it to Pirates (his devouring companions I mean) that conſpire to extract what pleaſure they can out of his profligate Humour. Thus *Cteſippus* Son to *Chabrias*, a Noble *Athenian*, after

Treaſury of Ancient and Modern times l. 8. c. 20. p. 781.

he had laviſhly conſumed all his Goods, and other Eſtate, he ſold alſo the very Stones of his Fathers Tomb; in the building whereof, the *Athenians* had diſburſed one thouſand Drachms. Fair Eſtates ſeldom ſtand at a ſtay; if the Owners are not inſpired with ſo much Vertue as to increaſe them, they are commonly poſſeſſed with ſo much Vice as to diminiſh them: And when ſome are running down, they rarely make a ſtand till they come to the bottom. As the Son of a Wealthy Citizen being newly left the heir of his deceaſed Father, determined with himſelf at once to gratifie his five ſenſes: To which purpoſe he allowed to the delight of each ſenſe one hundred pounds, in the firſt place therefore, he beſpake a curious fair Room richly hanged, and furniſhed with the moſt exquiſite Pictures to pleaſe his eye: He had all the choiceſt Muſick to pleaſe the ear: All the Aromatick, and odiferous Perfumes that could be procured, to content his ſmell; all the Candies, Sweet-Meats, Preſerves, and Junkets; even to the ſtretching of the Confectioners art, to delight his taſte. Laſtly a fair, and beautiful young Lady to lodge with him in a ſoft Bed, and the fineſt Linnen that could be bought, to accommodate

Beard. Theat. *of Gods judgments.* c. 21. p. 60. Clarks Mir. c. 61. p. 241.

commodate his touch. All which he injoyed at one time. But his ſenſual Humour that was thus ſet a running, could not be thus ſatisfied. For he ſpent thirty thouſand pounds in three years, and after all ſwore that if he had three times more than ever he had; he would ſpend it all, to live one week like a God; though he was ſure to be damned in Hell the next day after. Whence it appears that prodigality is as a roaring Devil that devours all it can, till there be nothing left but Poverty, and ſhame. But I need not ſuch laviſh inſtances to ſerve my preſent deſign: For there is too much danger of damage to the Surety, who ſhall oblige himſelf for ſuch, whoſe expences in any kind, or degree ſhall exceed their incomes. That Eſtate muſt needs go to loſs which is managed by the hand of a grubbiſh phancy, or inordinate love. The beſt Treaſure will be melted down before that object, which is purſued with hot deſire. The coſtlieſt Sacrifices are commonly beſtowed on our choiceſt delights: And it is ordinary for many to go beyond their power, in gratifying the Humour they are moſt fond of. They that are greatly affected to their ſport, will ſpare nothing to follow it. Their Recreation ſhall be

more chargeable to them, than all their Domeſtick proviſion, or their Hoſpitality: And every Bird or beaſt that ſerves their turn, ſhall be almoſt Worſhipped, for the pleaſure they expect thereby. The Blind, and ſuperſtitious *Pagans* who were become vain in their imaginations; *changed the Glory of the incorruptible God, into an Image made like to corruptible* Rom. 1. 23. *Man, and to Birds, and four footed Beaſts, and creeping things*: And theſe change their own, and their Families Glory, into an imagery of ſportive Animals. And I wiſh too many who follow their ſports in jeſt, were not guilty of Idolatry in earneſt. For all their concerns, and all buſineſs muſt give way thereto: And that is a mans God (whatever it be) which he loves with all his heart, and follows with the greateſt vigour. The time which Religion juſtly claims is ſpent; the charge which would ſupport a Family is laid out; yea, the Treaſures are too frequently exhauſted, that would portion Children, and procure good, and comfortable Matches for them: And all to feed, and maintain an intemperate inclination for ſports: which if they are innocent in their kind, ſhould not exceed the limits of an honeſt, and convenient Recreation. It

is not my purpoſe to declaim againſt their Tyranny, who ſtretch the power which God has given them over inferiour Creatures; or forfeit their prudence in long waiting upon hazardous Combates, and contentions. Whoever is but inclined to waſte his incomes, or to hazard them upon ſuch diverſions; is not likely to thrive by borrowing, or ever to pay what he hath borrowed; for though he may have a Fortunate chance to ſet him in good condition, yet that often proves no better than a charming Temptation to loſe all. They who eat, and drink, and riſe up to play; ſometimes loſe more in an hour, than would ſerve their Natural neceſſities for many years; who being emptied by their loſſes, their Vanity makes a long ſounding noiſe in leting of their paſſions, wherewith they pour thundering Anathemas upon their Fortune: but this blind chance was in no other fault, than the delivering of a Treaſure from hands that were too fooliſh, and too unworthy to keep the poſſeſſion. They who begun their ſport in imagining themſelves to be fortunate, now curſe the phancy wherewith they find themſelves deceived, and what Surety can be ſafe when all that power depends upon a hazardous caſt, wherewith

he ſhould be indemnified? ſome will pawn Houſes, Lands, Jewels, and give bonds for ſtakes to play with, and hold it matter of quarrel, or diſhonour to baulk payment of their loſſes, or implede the validity of their Obligation: When in the mean time, their juſt, and due debts for proviſions fitted to the back, and belly are undefrayed; lie on ſcore, or perhaps they put on a ſturdy reſolution (if any evaſion or ſtarting hole can be found out) never to diſcharge them.

The itch of gaming commonly proves the Scab, or Leproſie of a mans condition, which renders all his life uneaſie, and vexatious. There may be a ſorry kind of pleaſure in ſcratching, but a painful ſoreneſs is conſequent upon it; as a well taſted poiſon, which for all its pleaſing tincture on the palate, ends in death; 'tis a practice fertile in nothing ſo much as in beggery, blaſphemy, and confuſion. So ſcandalous were common Carders amongſt the *Greeks*, that the Philoſopher ranks them with Thieves and Villains; and with whom ſhall an Evangelical Guide place them who has beheld the bitter, and ill boding Fruits of this profuſe idleneſs, abounding with irreligion, profaneneſs, vanity, fraud, peeviſhneſs, contention, and

4 Ethic. ad Nichom c. 1.

and moſt irkſom clamours. But prodigality breaks out, not only in ſuch Tumors which have now been glanced at: 'Tis not only ſeen in taking pleaſure to riot in the day, or in the Night time; in furniſhing Tables, or filling ward-robes, in following chargeable ſports, or phancying hazardous Games: But ſometimes in matters that ſeem leſs liable to blame, but are no leſs burdenſom to a Family: As coſtly Buildings or large gifts which have nothing but humour, or phancy to juſtifie the ſtatelineſs of the one, or exceſs of the other. He that erects a Babel to reſiſt the fury of an imaginary deluge, cannot ſave himſelf, and Family from confuſion: and that Son of *M. Antony* who gave a Cupboard of rich Plate to *Philotas*, only for the pleaſure he had by a Sophiſm wherewith a loquacious Phyſitian was ſilenced in his preſence, might give away Kingdoms had they been in his Power to pleaſe his phancy. He that intends to raiſe a Structure ſhould firſt ſit down, and count the coſt, leaſt he leave it to be a Monument of his own folly, and an Eyeſore to all he is related to. And he that beſtows a gift ſhould conſider, whether by his largeſs he ſhall purchaſe the Honour of generoſity, or undergo the diſgraceful

Plut. *in* Antonio p. 928.

ful imputation of leſſening his power, when he might have kept the ſtaff in his own hand. It is not ſafe to ſtrike hands for any one, whoſe hand is commonly opened more by phancy, than diſcretion; nor hath he a right to be eſteemed generous, whoſe fond Humour is the only Steward of his Treaſure. He may be laviſh of his own, till he hath need of others help to ſupport his inclination, and then the damage will probably fall heavy upon his Friend who brought in auxiliary Forces to his aſſiſtance. And further yet, it is to be noted, that ſome of the Nobleſt rank have diſſipated vaſt revenues; and other conſiderable degrees of men (whoſe expences have been heavier than their Fortunes would bear) have entailed no more than an empty Name upon their Poſterity. It is well obſerved by *Cambden* that as vertue laid the foundation of gene-

'rous Families in the North of *England*,
'and elſewere, and provident mode-
'ration with ſimplicity rendring them
'contented with their own Eſtate, both
'preſerved, and increaſed them; ſo in
'the South parts, riotous expence, and
'ſuperfluity, uſurious contracts, voluptuous
'and vitious Life, together with indirect
'courſes, and crafty dealings have in ſhort

Cambden Brittannia p. 748.

time

'time overthrown moſt flouriſhing Hou-
'ſes. Time was that *Livius Druſus* was
'thought a well poiſed *Roman*, who would
'have his houſe pervious that the regulari-
'ty of his Domeſtick affairs might be ſeen;
'whoſe furniture, diet, clothes, equipage
'were all ſuch as his Fortune would bear,
'his degree anſwer, and his reputation
'not be impeached by. But a profuſe ſpirit
'ranges over the World; diſdains all Vertue
'that is thrifty, and chargleſs; contemns
'health, reputation, counſel, and preſer-
'vation, to ſatiate the rude importunity
'of a delicate Palate, a wanton eye, an
'extravagant brain, a credulous humour,
'or a coſtly levity: All which as ſo many
'hungry Dogs tear the ſurprized Carkaſs
'of an over driven Prodigal; whoſe
'breaking out far beyond the modeſt
'bounds of Vertue, renders him a prey
'to the extorting Uſurer, the cunning
'Broker, the harpy Cook, the cozening
'Taylor, the deluding Steward, the fawn-
'ing Tenant, the crafty Devil; till at laſt
'he become Lord and Maſter of nothing
'but a Priſon; and be denied pity even
of thoſe on whom he hath waſted his ſub-
ſtance; or if he deſcend not ſo low, yet
he leaves his poſterity miſerable, and un-
profitable to the Kingdom. Thus Gen-
tlemen

Water-houſe *of the riſe and decay of Men and Families.* Sect. 7. p. 61.

tlemen ſwollen big with the flattery of a great Fortune, a free Houſe-keeping, a numerous retinue, full, and chargeable recreations, and often with notable ſucking Vices, are ſo beleaguered and over power'd with a multitude of excreſcent expences, that they breeding their Younger Sons, and Daughters in proportion to, and in love of theſe their treacherous diverſions, leave them when they die, a great ſtock of Ignorance and idleneſs, ſhame and ſorrow. It is alſo a great Vanity in this age, that men commonly exceed the bounds of their degree. Nobles would be as petty Princes, Gentlemen as Nobles, whoſe Houſes are ſo full of exceſs and Luxury, that they are ready to ſpue out their own Maſters. Merchants and Mechanicks ſtrive to inter common with them, yea very low degrees would be as the gentile form; and though in building, and diet they cannot be equal; yet in rayment they muſt be as gay: And now reaſon, and prudence have taken wing, it is almoſt become neceſſary that there ſhould be ſome ſumptuary Laws, and ſanctions of the Supream Power, to reſtrain Men to their Rank, and limit them within the compaſs of their degree: For charitable reproofs of this Vanity are Weak, and ineffectual; in that

ſuch

ſuch who are ſo Proud as to affect a Gallantry unbecoming their degree, are likewiſe ſo inſolent as to affront the Counſels that would bound their extravagance. This I am afraid is one main cauſe of the preſent general complaint of want, and poverty, that Men are not contented with their condition, and cannot maintain ſuch high living as they are ambitious of; and cannot be clothed with as rich Robes, and Ornaments as they have a phancy for. Would they learn to reſtrain their deſires, they might be better pleaſed with their own Fortunes; and their undertakings proper to their particular callings might bring in a better encreaſe. But prudent frugality, and vertue are now caſt into a deep Lethargy: For moſt ſtrive to raiſe their Port in proportion to their ſelf conceipt, and are of opinion that nothing is faſhionable, but what is waſteful. Men have minds above their profeſſions. The pitiful underling, and the Vulgar Subject affects height and State of Life: The Lawyer ſcorns to carry his Bag, though it hold the Deity which he adores: The Citizen ſcorns to wear his Apron, though probably his ſhop be held up only by the Apron ſtrings: The Peaſant caſts away his frock, which poſſibly is his beſt defence againſt the

the Cold; and the Vallet kecks at his Livery when he is forced to put it on: And thus all degrees are diſtempered with a Tumor which makes them impertinently vain, or intolerable. And the time is almoſt gone, when ſome of the greateſt did not diſdain to be at one end of their affairs; and would permit as little to be done by Servants as may be; and would do as much themſelves as poſſibly they could, to pen up all the ways of getting, that the ſtream of their Eſtates might riſe, and encreaſe upon them. This they did in their Generation wiſely, and throve accordingly; but ſince men are ſo dainty, and choice that all Priſtine diligence is grown low-rated, and forms of Pride, and garb are introduced. Gentlemen forſake their Rural Seats where they might live both thriftily, and charitably; and flock to *London* and *Weſtminſter*, where the variety of idle diverſions allures them to ſenſual delicacies, and coſtly Vices, which render them effeminate, and unſerviceable both to their King, and Country; there they muſt comply with the folly of faſhions, and the witty contempts of all Ancient Modeſty, and Vertue. There, if their perſons are diſliked, they are provoked to miſcarriages which render them liable

liable to be puniſhed with large Fines, and diſgraceful confinements, if not more bitter ſufferings. There, they are wound into a multitude of acquaintance, and learn the cunning conduct of fraud, and bold ventings of paſſion; by all which they burthen their Fortunes with needleſs and inſupportable charges, contract great Debts, and leave their moſt intimate Friends in danger of Arreſts, and troubles. But leaſt this may be thought a bold cenſure, for a private perſon to blame ſo great a conflux of Country Gentlemen, as may be ſeen in the City: I ſhall remember the judgment of two of the wiſeſt Kings that ever ſate in the Imperial Throne of this Realm.

King *James* the Firſt, before Chriſtmas this year, iſſued forth a Proclamation for this cauſe, that all Gentlemen of Quality ſhould depart to their own Countries and Houſes to maintain Hoſpitality amongſt their Neighbours; and his meaning was that this ſhould always continue, as he interprets himſelf, in his ſpeech in the Star-Chamber; wherein he declares; *that it was wont to be the old faſhion of* England, *and the Honour of the Engliſh Nobility, and Gentry to live in the Country, and keep Hoſpitality, for which they were famous* An. Dom. 1614. An. Dom. 1616.

famous above all the Countries in the World which they might the better do, having a Soil abundantly fertile to live in: but by the immoderate resort of the Gentry to the City, and their dwelling there: the Country was left desolate, and besides divers other mischiefs would arise upon it. First if insurrections should fall out, the Country would be unfurnished with Gentlemen to take Order therein. Next the poor would want relief missing their Hospitality at home. Thirdly my Service is neglected, and the good Government of the Country for lack of the principal Gentlemens presence that should perform it: And lastly the Gentlemen lose their own thrift, for lack of their own presence in seeing to their own business at home. Therefore as every Fish lives in his own place, some in the fresh, some in the salt, some in the Mud: So let every one live in his own place; some at Court, some in the City, some in the Country. Thus the learned King *James* whose judgment not being so dutifully observed as it should have been by good Subjects; his Meek and Pious Son King *Charles* the Glorious Martyr sent out his Proclamation concerning this matter. *The Kings most Excellent Majesty taking it into his Royal consideration, the present State of the times, together with the great decay of good Hospitality, and good house-*

P. 167. of his Works in Folio.

Houſe keeping, which in former Ages was the Honour of this Nation; the too frequent reſort, and ordinary reſidence of Lords ſpiritual, and temporal: Knights and Gentlemen of Quality, unto Cities and Towns; eſpecially in, or near our Cities of London, *and* Weſtminſter, *and the many inconveniences which enſue upon the abſence of ſo many perſons of Quality and Authority, from their Countries; whereby thoſe parts are left deſtitute, both of relief, and Government; and the Cities and Towns, eſpecially thoſe of* London *and* Weſtminſter, *are over burthened with inhabitants, and reſidants, hath thought fit to renew the courſe formerly begun by his dear Father of bleſſed Memory, and therefore commands them to their homes under penalty of his diſpleaſure.* And becauſe this Proclamation did not find a ready Obedience, his Majeſty was pleaſed, with advice of his Council, to command Informations againſt ſome to be exhibited in the Star-Chamber; where they were ſentenced, and fined. Here are no mean Authorities to juſtifie a charge againſt ſuch Gentlemen who deſert their Rural Manſions

Proclamation *An. Dom.* 1627. 3. *Caroli* dated *November* 28. 1627. Entituled A Proclamation Commanding the repair of Noblemen, Knights, and Gentlemen of quality, unto their Manſion Houſes in the Country, there to attend their Services, and keep Hoſpitality.

Manſions for their phancy, and pleaſure. And would they conſider that they loſe the love of the Country, and their intereſt therein; that their abſence leaves room for many contentions, which by their preſence might be prevented; that many who act under them, ſerve themſelves more than their Maſters, and as greedy Cormorants devour all they can; and it is rare to find ſo faithful a Steward, who either can or will keep up an Eſtate to its true dimenſions: Would they conſider how they are accommodated to live in the Country handſomly, and with good Credit upon ſmall expences; and that their immoderate ſtaying in the City neceſſitates them to become Projectors of preſſures, and wild ways to maintain their Luxury; to preſs and wrack their Tenants to provide, and return their Rents at all diſadvantages: And if this proceeding will not ſuffice ſome part of the Eſtate muſt be ſold; then the diminution of the income, and the continuance of the ſame, or greater expences makes them ſubject to the Uſurer upon hard Terms; and there may be no ſtop till the Eſtate be utterly gone, and Surety undone, I ſhall leave them to make the inference. This has been the Caſe of ſome Gentlemen

men who would ſtrive to live bravely out of their own Element. And though it may be objected, that ſome have met with great Fortunes by doing ſo, yet for one who hath caught a Lark, by the falling of the Skie, there are Thouſands who have miſſed their Game, and fallen into a Ditch by their too high gazing; and when as I have the Authority of Princes to juſtifie the blame that is laid upon thoſe who forſake the Seats of their Honourable Anceſtors, to pamper and indulge themſelves with all the delicacies of the City: With good Reaſon, I may reckon them among Prodigals, and mark them for ſuch who go aſtray. But they would be as Gods, and their Will muſt be done; and while they are ridden, and ſpurred on ſtill by their own phancies, no wonder that they run to the Devil; but let every ſober man take heed that he do not bear them Company. Again there is another Generation for whom it is dangerous to engage, who being of no great rank, or power themſelves, are wont to aſſociate with men of the higheſt quality, to whom their Wit, and boldneſs armed with their experience in ſome gentile ſports may commend them for a time; but ſome that are more prudent than o-

thers of the ſame degree, are not a little jealous over this ſort of men, and eſteem ſuch who think themſelves great enough to be their Companions, worthy to bear equal ſhares with them in all occaſional expences, yea ſometimes to return the entertainments they have received, or chargeable preſents muſt keep up the correſpondence in Heart, and Luſtre: So that let ſuch caſt up the whole charge of their company, and add thereto their loſs of time together with the hindrance of their own ſecular concerns, they may diſcern a great dreyn made in a ſmall Eſtate in a ſhort tract of time: and if neceſſity drive them to ſqueeze Wax for ſome drops of refreſhment, it will ſnddenly harden upon them, and remain a ſure mark of their own trouble, and Miſery. I need not ſay much of this or any other kind of Prodigality which the Reader without a perſpective may diſcern as a Sea-mark to warn his Pinnace of the danger of Shipwrack. That Advice (were it well obſerved) would prevent much unhappineſs, which is given by the Son of *Sirach*. *Go not after thy Luſts, but refrain thy ſelf from thine Appetites; if thou giveſt thy Soul the deſires that pleaſe her, ſhe will make thee a Laughing ſtock*

Eccleſiaſticus 18. 30, 31, 32, 33.

ſtock to thine Enemies that malign thee: Take not pleaſure in much good chear, neithir be tied to the expence thereof: Be not made a Beggar by banqueting upon borrowing, when thou haſt nothing in thy purſe; for thou ſhalt lie in wait for thy own Life, and be talked on. If thou haſt gathered nothing in thy youth: How canſt thou find any thing in thine Age? Chap. 25. 3. I have read that at *Padua* in *Italy*, they have a Stone called the Stone of turpitude, which is placed near the Senate houſe, whither all ſpend-thrifts, and ſuch as diſclaim the payment of their debts are brought, and they are enforced to ſit upon this ſtone with their hinder parts bare, that by this note of publick infamy and diſgrace others may be terrified from all ſuch vain expences, or borrowing more than they know they are able to pay. Great pity it is, that there is not ſuch a ſtone in all the Countries of the World; or at leaſt ſome other happy invention whereby it might be provided that there ſhould be no followers of ſuch pernitious Examples, nor any great ſufferers upon the ſcore of their Prodigality: For all places are now too full of ſome ſort of ſpend thrifts, whoſe fork merrily ſcatters all that their rake can gather by any means. And I am apt to ſuſpect Burt. Mel. *part* 1. § 2. *p.* 112.

that the easiness of obtaining Sureties, farthers prodigals in borrowing more than otherwise they could: As if there were not so many Retainers, their would be fewer Thieves: So if the Number of improvident Sureties were less, the Catalogue of proffligate, and Licentious unthrifts would not be so great.

Fifthly, Be not Surety for any bad Man, for he that palpably transgresses the Rules of Religion, or is a Notorious offender in any point thereof, breaks the strongest Sinews of Justice in all Civil concerns. The Royal Psalmist observes that *the Wicked borroweth, and payeth not again.* And he doubtless was a Wise Man, who hath told us, that *A Sinner will overthrow the good Estate of his Surety; and he that is of an unthankful mind, will leave him in danger, that delivered him.* The greatest Arguments for good dealings with Men, are fetched from a clear Conscience of our Duty to God: And if men run contrary to their greatest Obligations, they will not Walk uprightly in respect of the smallest. They that can dare to break Covenant with God, can have no good Will to keep Contracts with Men. He that can destroy a Temple, may soon pull down a Cottage: And he that strikes at the

Psal. 37. 21.

Ecclesiasticus 29. 16, 17.

the Throne of God, will not ſtrain at the Violation of the Rights of his Brethren. If we ſearch the Nature of that heart which is hardened for Wicked practices, we cannot but diſcern that ſuch who can dare to be Irreligious towards God, will be unrighteous towards Men; For where the greateſt Devil Reigns, the leſſer can take their Rang. And though there may be ſome appearance to the contrary, when ſuch who Violate the firſt Table of Divine Commandements ſeem to have ſome regard for the Second; yet their reſpect thereto riſes not from a Conſcience informed therewith, which can have no Power in thoſe, who are poiſoned with an Evil diſpoſition againſt God: And had they the ſtrongeſt Arm, they would be altogether Arbitrary in all that they do: But Civil Laws, and conſtitutions hold their hands, though they cannot bound their Wills. The fear of being over-matched by others, bows their Bodies, though it cannot reſtrain their minds. The Veneration they have for their own Credit, Maſters the Ceremonies of their deportment, but cannot moderate the affections that grow in their Nature: If they could tread down the ſanctions of municipal Laws: if there were no power

in their way greater than theirs; and if they could either diſdain the opinions of all about them, or conceal their proceedings from their knowledge; I ſee not what Wickedneſs they would ſtrain at in their converſation with men, who can ſwallow down any kind of Impiety againſt God. He that willfully ſins in any point, ſays in effect, that he will not have God to Rule over him, and he that can affront the Divine Authority which is the moſt Supreme, and moſt abſolute, can be no Voluntier in his ſubmiſſion to an inferiour Magiſtracy, unleſs ſuch inſtruments are ſet before him, that can give him ſufficient warning of an Execution: And yet theſe are ſometimes weak, and ineffectual as to the ſtopping of his career whoſe heart is ſet upon that which is Evil. Tho' he may be under ſome confinement by outward means, yet if he can diſcern, or deviſe a way to break looſe: He is ready to run out with a ſwift foot; and becomes deaf to the Voice, that declares the neceſſity of his returning back to his Duty. This being the caſe of bad Men, whoever conſiders it, ſhall have little Heart to plight his Faith for the ſatisfaction of his neceſſities: He cannot vouch for his honeſty who is deſtitute of the main ſpring,

and

and principle thereof: And what he therefore promiſes in his behalf, he himſelf muſt probably take care to perform.

Or ſuppoſe a bad man be ſo powerful in the World, that he can bear the Burthen of his own Debts; yet he may be guilty of ſuch delays, and of ſo many tricks, and ſpiteful contrivances which ſhall be as Thorns in the ſide of his Friend, who in his pecuniary contract is Surety for him: For the hand of the bad is commonly ſtretched forth to receive, but ſhut when he ſhould repay. He therefore that minds his own peace, muſt give Ear to the Wiſdom of the Son of *Sirach*. *Burden not thy ſelf above thy power while thou liveſt, and have no fellowſhip with one that is mightier, and Richer than thy ſelf; for how agree the Kettle, and the Earthen pot together; for if the one be ſmitten againſt the other, it ſhall be broken. The rich man hath done wrong, and yet he threatneth withal. The poor is wronged, and he muſt intreat alſo. If thou be for his profit, he will uſe thee; but if thou have nothing, he will forſake thee.* In like proportion the mighty man who is poſſeſt with bad Principles, when he hath need of anothers Suretiſhip, will entertain him with lightſome ſmiles, ſweet complements, endearing

Eccleſiaſticus 13. 2, 3. 4.

endearing Careſſes, and plentiful Banquets: But this fair day may end in thick darkneſs, and a tempeſtuous Storm: For though the mighty Principal can anſwer the Obligation; yet when this Work ſhould be done he may neglect it, either he cannot, or will not be ſpoken with: So that the Creditor provoked by this ſlight, will not fail to make frequent Applications to the Surety, to whom he hath a more eaſie acceſs. And if theſe Addreſſes ſucceed not, he will add greater Weights until he hath preſſed all from him, he hath a right to.

And now the Surety muſt bear ſuch like repulſes, and ſlights which the Creditor ſuſtained, or the great man is hid from him, and there is no Reparation to be had for the damage he hath ſuffered without ſharp vexation, and tedious trouble.

If an Eſtate can be ſo ſetled, as that it ſhall not be liable to the payment of any Debts, the bad man ſhall not ſtick at the fraud, that is ſerviceable to his intereſt. There is many times a ſhew made of a fair inheritance, which being charged with many, and great encumbrances is worth nothing, and in ſome caſes ſuch an Eſtate may be offered to indemnifie a

Surety,

Surety, which by many unſeen premortgages is ſo far exhauſted, that he ſhall not be able to obtain any benefit from it. The Titles of Lands are now more uncertain than in times paſt they have been; for they may be conveyed by Leaſe, and Releaſe; or diſpoſed of by private Settlements; or paſt away by Bonds given to the King; and while there is no publick Regiſter of Lands eſtabliſhed by Statute, Bad men may make uſe of all poſſible devices to deceive their Creditors, and oppreſs their Sureties. So that though ſome who take up conſiderable Sums of Mony are poſſeſſors of apparent Eſtates, yet while Men have cauſe to be jealous of their Honeſty, they have no Reaſon to put any great confidence in their Power: For an Eſtate in appearance ſhould be no mighty Temptation, when an Integrity in ſubſtance cannot be found. When we look about us, and obſerve that the Gallants of our time appear like men that have put on all the Armour of the Devil, to fight againſt the great God of Heaven: That raging Blaſphemies, and moſt horrid execrations ſmoke out of the Furnace of their moſt fooliſh paſſions; that their practice conſiſts of Bacchanalian Jovialties, monſtrous Amours, ſubtle frauds, furious

furious quarrels, and infamous ſhifts; and that they are Armed with a ſtout, and haughty reſolution to juſtifie themſelves, and their courſes againſt the moſt Holy Word of God, the righteous Commands of Superiours, the wiſe Counſels of equals, and the modeſt Exceptions of Inferiours: It is no Wonder that their formidable manner of Life, be a real Terror to all ſober Men, and that their Debaucheries leſſen them to a needy Generation. For the upſhot of their exorbitances not only proves a ſcandal to their degree, and worſe than a Battoon of abatement to their Honour, but a back door to their Eſtates which are waſted by their Vices; and if impiety be ſo deſtructive to great Fortunes, (of which there are ſundry inſtanees in the World) what ſhall become of the prophane, whoſe condition is already Weak to ſuch a degree that they can make no other Figure among Men, than what is drawn by their own Impiety. And if ſuch who ſeem to be Maſters of Eſtates are not to be truſted, becauſe of the Naughtineſs of their Lives, what encouragement can Men have to confide in the meaner ſort who are no leſs impious than they. If the prophaneneſs of the great ſhould ſet us at a convenient

diſtance

diſtance from ſuch their concerns for which they ſeem to have ſufficient power of their own; we ſhould ſhun all familiarity with Men of a lower Rank who are infected, with the ſame Plague.

I have Read and heard ſome complaints in this Age againſt the too Gneral neglect of the right Government of the Tongue, that it is a very common thing for one Man to ſpeak Evil of another, I wiſh there were not too much Reaſon for this offence by the almoſt Univerſal wickedneſs that hath covered the Land, Mens Lives being ſo looſe, and irregular, that it is almoſt as impoſſible to fear them worſe, as improbable to hope them better: And let it not be ſtrange then, that there is ſo epidemical a cry of want, when ſuch a Flood of ungodlineſs hath deluged the Kingdom, for *God turneth Rivers into a Wilderneſs, and the Water Springs into dry Ground. A fruitful Land into Barrenneſs for the Wickedneſs of them that dwell therein.* Pſalm. 107. 33, 34. They who have firſt caſt God out of their thoughts are juſtly ejected out of their poſſeſſions; and they who live without God in the World, muſt go without his Bleſſing. Never any Standard was ſet up againſt God but loſt it ſelf, and all that adhered to it; and no Mans either ſagacious

cious Wit, or prodigious Valour can ſave him from the blaſt of a provoked God. It was well ſaid by one who was a very conſiderable perſon in his time. 'Spaniſh Armado's and Invaſions he changes into 'Morrice Dances upon the Waves of diſ-'luſtre, and makes the very Engineers of 'them to confeſs that Vertues though they 'are within the chance; yet they are 'not ever within the Power of ill For-'tune.

Sr. Hen. Wotton, *p.* 23.

Whence is it that ſome who purpoſe, hope for, and promiſe themſelves great matters (when they have many ſeeming probabilities of a good event) yet find that their undertakings are unſucceſsful, their Projects abortive, that their great Preparations miſcarry, and their expectances periſh: There is moſt certainly ſuch a juſt Nemeſis in the World, as a Divine Malediction, the force whereof no humane Arm can reſiſt, or repel. This (as it were) ſometimes pours Hell out of Heaven upon the Heads of the ungodly; This puts out the light, and conſumes the Tents of Wicked men: This aſſaults their Excellency in the high Meridian of it, and ſcatters them as duſt before the Stormy Wind: This ſtrikes the Arms, and breaks the Jaws of the Enemies of all righteouſneſs;

This

This darts Terrors into their imaginations; pierces their hearts with Sorrows; troubles the Circumſtances of their State; and leaves them diſcontented, and uneaſie.

It muſt be granted that there are many Myſteries in Divine Providence ſufficient to aſſoil the raſh and uncharitable cenſures of all private Tribunals uſurped by blind Envy, or Malice: Yet it is not only conſiſtent with the Notion we ought to have of a moſt perfect Governour of the World, but with the ſenſe of the Sacred Canon, whereby the Will of the higheſt Sovereign is revealed to Mankind; that we believe, that he bleſſes the State of the juſt, and curſes the Familes that have not the Knowledge of his Name.

If God be in our Adventures, and his Glory reſt upon ſmall things, *Aarons* dry Rod ſhall flouriſh, *Sarahs* dead Womb ſhall ſpring forth a Son; and *Davids* indiſcernibleneſs ſhall encreaſe into a Kingdom. But all our Strivings are as Babel without God: We do no better than Write upon Duſt, or Sow upon a Rock; or Role up a Stone that will retreat with Fury upon us. And if in our courſe of Life we ſtand againſt God, our brighteſt Glories ſhall vaniſh into contempt, our

our Wiſdome into fooliſhneſs, our power into Weakneſs, and our poſſeſſions into Beggery. The Crown of true Glory Adorned with the ſweet Flowers, and precious Gems of plentiful Bleſſings, was never made for the hairy Scalp of ſuch an one who goeth on in withſtanding the Will of his Maker: But rather the flying Roll of Curſes ſhall reſt upon his Brow. When *Zachariah* the Prophet had a Viſion of a flying Roll, an Angel gave him the Interpretation thereof. ſaying, *This is the Curſe that goeth forth over the Face of the whole Earth, for every one that ſtealeth ſhall be cut off as on this ſide according to it, and every one that Sweareth ſhall be cut off as on that ſide according to it. I will bring it forth ſaith the Lord of Hoſts, and it ſhall enter into the Houſe of the Thief, and into the Houſe of him that Sweareth falſly by my Name, and it ſhall remain in the midſt of his Houſe, and ſhall conſume it with the Timber thereof, and the Stones thereof.*

Zecha. 5. 3, 4.

The Prophet *Jeremiahs* Heart was broken, his Bones did ſhake, he was ſtrangely tranſported, and as it were intoxicated with aſtoniſhment: When he conſidered the Wickedneſs of the Land, and and the judgment that ſhould be Executed upon the Inhabitants thereof. *For the*

the Land (ſaith he) *is full of Adulterers; for becauſe of Swearing, the Land Mourneth; the pleaſant Places of the Wilderneſs are dried up, and their courſe is Evil, and their Force is not right: For both Prophet and Prieſt are prophane; yea, in my Houſe have I found their Wickedneſs ſaith the Lord. Wherefore their way ſhall be unto them, as ſlippery ways in the darkneſs: They ſhall be driven on, and fall therein: For I will bring Evil upon them, even the year of their Viſitation ſaith the Lord.* Jerem. 23. 10, 11, 12.

The Prophet *Hoſea* proclaims a Controverſie which God had with the Inhabitants of the Land; becauſe *there was no Truth, nor Mercy, nor Knowledge of God therein: But by Swearing, and Lying, and Killing, and Stealing, and committing Adultery; they broke out, and Blood touched Blood. Therefore ſhall the Land mourn, and every one that dwelleth therein ſhall languiſh, with the Beaſts of the Field, and with the Fowls of Heaven, yea, the Fiſhes of the Sea alſo ſhall be taken away.* Hoſea 4. 1, 2, 3.

Remember alſo how *Tyrus* is threatned for the Pride, and violence that was in the midſt of it. The Glory thereof is firſt deſcribed, to give the clearer proſpect of the greatneſs of Her fall: Her Prince was as an Anointed Cherub in the

the Holy Mountain of God, walking up, and down in the midſt of bright, and pretious Stones: His place as *Eden* the Garden of God. But when iniquity was found therein, and when *by the Multitude of Merchandiſe they had filled the midſt of her with Violence, and She had ſinned: Therefore* (ſaith the Lord) *I will caſt thee as prophane out of the Mountain of God; and I will deſtroy thee, O covering Cherub, from the midſt of the Stones of Fire. Thine heart was lifted up becauſe of thy Beauty, thou haſt corrupted thy Wiſdom by reaſon of thy Brightneſs: I will caſt thee to the Ground, I will lay thee before Kings, that they may behold thee. Thou haſt defiled thy Sanctuaries by the multitude of thine iniquities, by the iniquity of thy Traffick; therefore will I bring forth a Fire from the midſt of thee, it ſhall devour thee, and I will bring thee to Aſhes upon the Earth, in the ſight of all them that behold thee.*

Ezek. 28. 16, 17, 18.

The ſame Prophet tells us, that he had a Viſion of a hand ſent unto him; and a Roll of a Book was therein, which was deſigned againſt the Children of *Iſrael*, for their Rebellion againſt God. *And there was Written therein Lamentations, and Mourning, and Wo.* And it is Recorded that the Metropolitan of the Holy Land

Ezek 2. 10.

was

was made *A Reproach to the Heathen, and a mocking to all Countries.* For the abominations that were committed therein. Ezek. 22. 4.

And there being many more inſtances of Divine Juſtice in Gods Government of Humane affairs (though there are divers promiſcuous diſpenſations and Myſterious Caſes, as they are repreſented to an outward Eye yet) we have ſufficient Evidence to conclude that God Rules the World; and as he Bleſſes the good in a wiſe and merciful moderation of all things for their either preſent, or future advantage; ſo he Curſes the Bad, and Writes bitter things againſt them: For when as they have put themſelves out of his protection, and by walking contrary to his Laws, have in effect deſpiſed his Favour, he juſtly forſakes them; and though he defer their puniſhment, yet the time for the Execution of it will certainly come. There is a juſt Vengeance due to Sin which will not rot in the Skies; and no Man knows how ſoon the Vials of Divine Wrath may be poured forth: It is expedient therefore, for all who will be ſafe, to take ſuch meaſures, as that they may not be involved in the Calamities, and Miſeries which ſhall come upon prophane, and irreligious Souls. It hath been

Si Lysias ademptâ parte bonorum exulare jussus est, non nisi pro parte quam retinuerit creditoribus obligatus est. Verum qui pro eo fidem suam astrinxerunt, jure pristino conveniri possunt. Cod. l. 8. Lex. 1. f. 394.

been observed already, that a Surety renders himself liable to make payment of the whole Debt (whatever it be) for which he is obliged. And though the principal in some circumstances may be spared, yet the Surety hath no favour thereby, but finds himself oppressed by his own Act, and Deed: And what he feels to be an oppression upon himself was generally esteemed a part of great Friendship to another; but there is neither Piety, nor Prudence in shewing so much love to those who are Enemies to God, and liable to the stroke of his Almighty curse, and indignation. Be it most freely remembered that God, who made all things hath given us a Commandement to love our Neighbours as our selves; Yet an innocent, and prudential self love will restrain us from burthening our selves above our power; and from all such acts which are prejudicial to our lawful interest: And as we would not overload our selves by any act of our own, neither should we put it into anothers

Fidejussor seu mandator si in usuras quoque obligatus est justam causam recusandi solvere eas non habet. Cod. l. 8. Lex 10. f. 394.

anothers power to leave ſuch an heavy yoke upon us which our condition cannot well bear.

If then a juſt, and innocent ſelf-love be the Rule of our love to others, we are not thereby obliged to enter into any Contracts greatly detrimental to our ſelves. The Law requires our good Will to men of all Characters, and Nations; but layes no engagement upon us to part with that circumſpect prudence, and neceſſary juſtice which we owe to our ſelves. In bad Men there is nothing but their manhood that hath right to our love; and while this is ſtrangely deformed, and diſhonoured by their own practice we can take no delight therein. Men can have no complacence in themſelves, upon a conviction of their own ſinfulneſs, and folly: Nor can they then juſtly delight in others, whoſe degeneration in their Morals is manifeſt to the World. Moreover it is inconſiſtent with a juſt love to our Neighbour, to add fewel to the flame of his inordinate affection. While any man takes a bad courſe, it is improbable that he will be a good Steward of any Treaſure; and he that ſhall be inſtrumental to put it into his hands, may be acceſſary to the Wickedneſs he ſhall be enabled to

commit by the power of it. It is good Advice of the Son of *Sirach*, *Kindle not the Coals of a ſinner, leaſt thou be burnt with the Flame of his Fire. Do well to him that is lowly, but give not to the ungodly; hold back thy Bread, and give it not unto him, leaſt he over maſter thee thereby: For* (elſe) *thou ſhalt receive twice as much Evil for all the good thou ſhalt have done unto him. For the moſt high hateth ſinners, and will repay Vengeance unto the ungodly, and keepeth them againſt the mighty day of their puniſhment; give unto the good, and help not the Sinner.* For all that an Evil Man can by any means compaſs, ſhall probably be waſted in the indulgence of his Luſts, and be Sacrificed to the Dalilahs he is moſt fond of: The greater help you give him, the more Wicked he grows; and certainly it can be no act of true love to furniſh him with matter wherewith to encreaſe his Damnation. Withdraw that great aſſiſtance from him which he craves, and his neceſſity may prove an expedient to reform his courſe, and quicken him to ſuch labour and honeſty, as ſhall render him worthy to be truſted in all ſuch matters which are are needful for his ſubſiſtence.

Eccleſiaſticus 8. 10. Ch. 12. 5 6, 7.

CHAP. IV.

Deſcribeth the proper means to be uſed in Conformity to the Caution againſt Suretiſhip.

HE that wiſely conſiders the Nature of Suretiſhip, and mournfully obſerves the bad Morals that are in the World will doubtleſs Study the means of his own ſafety with great application. And in the firſt place he muſt Religiouſly remember his Creator, and Walk in the way of Life which is above: This Advice, (as to the Wiſdom of this World) may ſeem remote to the ſubject matter of the preſent Caution: But when I read *that a Wicked man tranſgreſſing the Commandement of the Lord ſhall fall into Suretiſhip.* Tho' the word be Apocryphal, and therefore ſhort of a Canonical Proverb, yet I am apt to believe there is a great Truth in the very Letter of it, and that God in his moſt Wiſe and Righteous Government of the World may bring this, as well as other puniſhments upon a Wicked Man. It is none of the leaſt diſaſters incident to

Eccleſiaſticus 29. 19.

this Life to be a Surety in a dangerous Caſe, and therefore it may have a place among ſuch judicial, and penal viſitations wherewith God afflicts the Enemies of his Kingdom; not that it is a certain mark of Divine Vengeance upon all that are troubled with it: For the ſame providential Acts are capable of different interpretations, and may be a favour of Death to ſome, but of Life to others, according to the predominant qualifications of their minds. *No man knows either good, or evil; love, or hatred by all that is before them.* But muſt learn this Knowledge from Topicks of a more ſublime conſideration; even from the diſpoſitions, and Tempers of Souls, as being either agreeable with, or diſcordant to the perfect mind of infinite Goodneſs and Truth. But this is a Myſtery which needs not my preſent diſcuſſion; it is ſufficient for my purpoſe only to note, that any Temporal Evil may be an inſtance of Divine Juſtice to ſome, but in reſpect of others, may be over-ruled by incomprehenſible moderation, and mercy; and made inſtrumental to a comfortable effect. I make no queſtion, but that the blackeſt Waters may be changed into the pureſt Wine, and Oyl, to make glad the Hearts of good Men, and to make their

Eccle. 9. 1.

coun-

countenances cheerful; but ſhall remain bitter to men of a contrary Nature, and inclination: And now if Suretiſhip may be inflicted upon bad men as a puniſhment of their Wickedneſs, then on the contrary, a firm, and conſtant Vertue is a probable means to ſave men from this trouble. And if Religion were rightly underſtood, and as duly obſerved, all might ſoon be convinced, that it is the beſt expedient for their Temporal happineſs in all reſpects, as well as for their everlaſting perfection, and Glory. But Men have vaſtly different minds about Religion, and all are prone to attribute the main Excellences thereof to their own parties; and many therefore come ſhort of the happineſs which it promiſes, becauſe they miſtake the thing.

Adverſity never hurteth where no Iniquity Reigneth. *Ro. Wiſchelſea* Archbiſhop.

I will not ſtrive to rifle Mens miſtakes in this matter, for ſuch a task belongs not to my preſent buſineſs. But I am perſwaded that a real likeneſs to God, in reſpect of his communicable Attributes is the beſt diſpoſition that can be in a Soul endowed with intellectual faculties, and a profound ſubmiſſion to him in reſpect of the Prerogatives of his Heavenly

Crown, is the beſt qualification that can be in a thinking Creature: And there is good ground to believe that this conſtitution of mind can be wrought by nothing but a Divine Spirit forming the likeneſs, and imprinting the ſubmiſſion: And being God is clearly revealed to us by his infinitely beloved, and only begotten Son Chriſt Jeſus, who has made all neceſſary preparation for this effect in our Souls, we cannot draw near to God by any way better, than by minding him with the ſtrongeſt application, who can beſtow the Divine Spirit upon us, whereby we are made partakers of the Divine Nature and quickned to receive that Heavenly Doctrine of his Goſpel which is moſt wiſely Calculated for the utmoſt improvement of our Nature, and the building of us up in all goodneſs, which can better all Relations, and ſweeten all conditions. I cannot pretend that this Brief, is a full Deſcription of the beſt courſe, but I cannot think any way well worthy of the Name of Religion that comes ſhort of it. And by this ſmall pointing the Chriſtian Reader may gueſs at the whole body of practical Divinity. But when I look upon the Genuine Excellences of true Religion, the manifold advantages, and moſt comfor-

comfortable priviledges that grow upon it,or are annexed thereto : Methinks I am deſcending very low, when I would bow this great and Sacred thing to my preſent undertaking: Yet tho' it be but a ſmall Benefit (if a real truth) I may repreſent Religion as a means to preſerve men from Suretiſhip. For Firſt, This gives them the true meaſures of that Juſtice which reſpects themſelves, and their Families, which being timely thought on, and kept in remembrance, can make a Strong Defence againſt all the ſolicitations of needy Borrowers,who would make their Friends great Debtors for them.

He that gave being to the World hath made his Wiſdom, and Goodneſs manifeſt, by implanting Laws in the things which he hath made for their well being. He hath built our Nature with an inſtinct for our own preſervation, and this Law which (as it were) is incorporated in our frame is not abrogated,but highly improved by our Religion ; and as Nature prompts us to a vigilant care of our ſelves, ſo it propagates this care to the branches that iſſue from us. The very ſame natural principle which obliges us to our own good, diffuſes it ſelf proportionably to the encreaſe and extent of our Families

Families; in conſideration whereof we muſt avoid whatever may be damageable to our ſelves, or to thoſe we have a natural influence upon, and therefore ſhould not conſent to the Impoſition of any ſuch Yoke upon us, the bearing whereof is inconſiſtent with the Dictates of that principle our Nature is furniſhed with.

Secondly, Religion teaches us to be wiſe as Serpents, as well as harmleſs as Doves, and allows us to avoid all things hurtful to our ſelves, ſo far as we can with ſafety to our innocence, which juſtly claims our principal care. When no contract is concluded, or promiſe made, we have our Liberty, and in prudence ſhould ſhun all ſuch Contracts, and promiſes which are either apparently detrimental or ſuſpicious, as to our lawful intereſt: But when we have freely contracted with others in matters prejudicial to our ſelves, and within our power, and have made promiſes to our own hurt, we cannot retreat with ſafety to our integrity: For we have given away a right which was once in our power, and they, to whom the right is given, may juſtly demand what is their due. That Wiſdom which is without innocence, may be injurious to others; that innocence which is without Wiſdom,

may

may be hurtful to our ſelves. If we hurt our ſelves we muſt bear it; if we injure others we muſt make ſatisfaction. It is much better to ſuffer harm than to do wrong, but beſt of all to be clear from both, and ſo to ſave our ſelves as to keep a pure Conſcience ſtill: And the Wiſdom of the Serpent is a good preſervative of the innocence of the Dove, as fencing Mens condition from ſuch difficulties and ſtreights, whereby many are tempted to the practice of frauds, and immoralities. A prudent conduct of all concerns might ſave them the trouble of contriving many ſhifting tricks, which their raſh and heedleſs folly makes them guilty of. Had *Ananias* (of whom we read in the *Acts* of the Apoſtles) been wiſe for himſelf, he might have kept the poſſeſſion that was in his own power, and ſaved himſelf from a ſudden Death: But willing to reſerve part of the Price for which it was ſold, and yet to appear as generouſly kind to the Church as other Chriſtian Diſciples in his time; he was tempted to lie unto God, upon which he was immediately ſtruck with a fatal judgment. Such who will act well for themſelves, ſhould conſider what they are going to do: For it is a true ſaying, that delay hath undone

Acts 5. 1. &c.

multi-

multitudes for the other World; and haſte hath undone many for this: But ſeaſonable conſideration, and time well managed ſaves all in both: The neglect whereof betrays them, either to a penſive remembrance of their fooliſh raſhneſs, or to remedileſs Miſery. That Wiſdom is beſt placed, which is at the head of all buſineſs, that which comes after, either degenerates into craft, or ſinks into Repentance. For dear-bought experience is a very dry Seed, that can yield little Fruit, unleſs it be bathed in Tears; and then it may grow up for anothers uſe, but rarely ripens time enough for him that ſowed it. In all matters of moment, a precipitant ſetting out commonly runs down to a ſorrowful concluſion. Better then be Wiſe at Firſt, and always proſperous, than to learn Knowledge by the amazing light which flaſhes out of a ſad miſcarriage. It is much more healthful, and pleaſant to walk out into the clear Air, when the Sun begins to gild the Mountains with his cheerful Beams, than to catch our way (when the day is gone) by the lightening which is darted from a Terrible Cloud. That Light is moſt ſeaſonable which ſhews us the ſafe, and right Path when we begin to move: The greateſt Luſtre

ſhines

ſhines too late when by a tedious wandring we are quite gone out of our own knowledge. Being we are made capable of deliberation, it well becomes us to think over the matters that are before us, and never to undertake any thing of importance without ſuch conſideration which is proper thereto; for ſo doing well ſuites with the honour of that reaſon we are endowed with.

Thirdly, True and Right Religion abounds with Graces that are of a thriving Vertue, as Faith in God, and Devotion to his Name: Temperance in the uſe of all things, accommodate to our Natural neceſſities, or ſuitable to our politick capacities: Diſcretion, and diligence in all buſineſs: Juſtice, and equity in all civil tranſactions: Meekneſs, Peace, and ſweet Concord in Society: Loyal ſubmiſſion to Government: Patience, and Fortitude in all ſuch difficulties and afflictions, which are common to mankind: Contentedneſs in every condition: In Sum a moſt taking humility, and an Univerſal Love breathing in all words, and ſtirring in all actions. Theſe are Vertues that can win Fortunes, and when obtained can keep them in ſubjection. A firm perſwaſion that God is a moſt bountiful Rewarder of thoſe that

dili-

diligently ſeek him, makes frequent Addreſſes to the Throne of his Grace, whereby men are rendered capable of his Bleſſing; and conſequently are filled with hope of ſucceſs in all good undertakings. Temperance cuts off all luxuriant ſuckers, all inordinate exceſſes, and vain ſuperfluities, and gives fair limits to all expences. Diſcretion finds out the moſt advantagious Methods in buſineſs: And diligence improves an handful of Seed to a great encreaſe. Juſtice links us with all perſons whoſe faculties may be uſeful to us; and equity Adorns our converſation with an acceptable preſence. Meekneſs moderates the paſſions which are exceſſively waſteful in their extravagance, and the Sun can riſe to his comfort, which has never gone down upon his Wrath. Peace is the common Original of plenty, and keeps Men out of all ſuch Contentions, and Brawls which prove coſtly to thoſe that follow them. A Loyal ſubmiſſion to ſuperiour powers, renders Men worthy of their protection, that they may ſafely go about their own buſineſs; and enjoy their rights, and properties in Peace. Patience hath the beſt command over all troubles; makes them eaſie while they laſt, and gives them the beſt remove. Contentment of

mind

mind keeps all mens powers in life, and action warms their Vitals, and diſtends their Sinews, ſo that they are fit for a laborious continuance in their profitable Employs. Humility takes deep Root for a great growth, and by ſtooping low, finds the Key of Paradice it ſelf full of moſt delicious Fruits: And an Univerſal Love ſtreaming out of Mens Breaſts procures reciprocal kindneſs from others, whereby Men reap no ſmall advantage. Thus theſe ingredients are of ſo ſtrong a Spirit, as to turn all things (as it were) into Gold. It were a large task to Diſcourſe ſo fully of the advantage of every particular Vertue as it deſerves: But this brief account may ſatisfie the attentive Reader, that a truly Religious, is a very profitable courſe of Life; and upon this ground it is a good ſenſure from Suretiſhip. For they that are ſincere therein ſhall enjoy the ſundry advantages of the Graces thereof, and ſo taking the beſt way to thrive, either ſhall have no need to borrow, or if an urgent occaſion happen, they ſhall probably be truſted without a Surety: And ſo they are free from one cauſe of Suretiſhip very common in the World, which is that Men needing Sureties for themſelves, muſt return that civility and kindneſs

neſs whenever it ſhall be deſired.

That peculiar people (named *Iſrael*) upon their due obſervance of, and obedience to all Divine Commandements had good aſſurance of this Bleſſing, *That they ſhould lend to many Nations, but ſhould not borrow.* Though their Encouragements to a courſe of Life conformable to Divine Rules, conſiſted much of promiſes of this Nature which cannot be equally extended to all Nations: Yet ſince true Religion is full of thriving Vertues, they that are Faithful therein ſhall probably be Lenders rather than Borrowers; and ſo ſhall be free from that exigence which commonly craves Sureties: And therefore ſhall be out of the reach of one great, and almoſt irreſiſtible Temptation to become Sureties for others. True Religion needs not any private mans Letters of commendation: It is in all reſpects moſt acceptable, giving Men the beſt, and moſt valuable comfort in this, as a Pledg, and earneſt of the higheſt Glory, and moſt tranſporting fullneſs of joy in the other World. That preſent benefit I have ſpoke of is one of the ſmalleſt fruits that grow upon it: But whoever ſhall conſider what is ſuggeſted in theſe few lines, will readily allow that right Religion is a means to

Deuter. 15. 6. Chap. 28. 12.

ſave

ſave men from the trouble of Suretiſhip; as making them juſt to themſelves, and Families; Wiſe, Circumſpect, and Prudent in all their affairs; and preſerving them from the indigency of borrowing, whereby many are drawn to give their ſecurity in compenſation for anothers, which they themſelves have been compelled to make uſe of.

Secondly, Another means to prevent the danger of Suretiſhip, is a careful ſhunning of the cuſtomary Temptation to exceſs and idleneſs, commonly called good Fellowſhip: For ſome have no greater device to catch the unwary, than to liquor them to ſuch a degree as to make them flexible to any deſign; and to fill them with ſo much moiſture, that they may take their opportunity to mold them according to their pleaſure. In this vitious practice many trains are layed to blow up the Fortunes of eaſie, and compliant Fools, particularly Suretiſhip; and that which is moſt dangerous is ſet forward, whereby too many are merrily undone. We need not Study much to read their deſtiny, who make ſtout and jovial drinking the great pleaſure of their Lives: For beſides the Treaſure that is waſted, the health that is impaired, the buſineſs that

neſs whenever it ſhall be deſired.

That peculiar people (named *Iſrael*) upon their due obſervance of, and obedience to all Divine Commandements had good aſſurance of this Bleſſing, *That they ſhould lend to many Nations, but ſhould not borrow.* Though their Encouragements to a courſe of Life conformable to Divine Rules, conſiſted much of promiſes of this Nature which cannot be equally extended to all Nations: Yet ſince true Religion is full of thriving Vertues, they that are Faithful therein ſhall probably be Lenders rather than Borrowers; and ſo ſhall be free from that exigence which commonly craves Sureties: And therefore ſhall be out of the reach of one great, and almoſt irreſiſtible Temptation to become Sureties for others. True Religion needs not any private mans Letters of commendation: It is in all reſpects moſt acceptable, giving Men the beſt, and moſt valuable comfort in this, as a Pledg, and earneſt of the higheſt Glory, and moſt tranſporting fullneſs of joy in the other World. That preſent benefit I have ſpoke of is one of the ſmalleſt fruits that grow upon it: But whoever ſhall conſider what is ſuggeſted in theſe few lines, will readily allow that right Religion is a means to

Deuter. 15. 6. Chap. 28. 12.

ſave

ſave men from the trouble of Suretiſhip; as making them juſt to themſelves, and Families; Wiſe, Circumſpect, and Prudent in all their affairs; and preſerving them from the indigency of borrowing, whereby many are drawn to give their ſecurity in compenſation for anothers, which they themſelves have been compelled to make uſe of.

Secondly, Another means to prevent the danger of Suretiſhip, is a careful ſhunning of the cuſtomary Temptation to exceſs and idleneſs, commonly called good Fellowſhip: For ſome have no greater device to catch the unwary, than to liquor them to ſuch a degree as to make them flexible to any deſign; and to fill them with ſo much moiſture, that they may take their opportunity to mold them according to their pleaſure. In this vitious practice many trains are layed to blow up the Fortunes of eaſie, and compliant Fools, particularly Suretiſhip; and that which is moſt dangerous is ſet forward, whereby too many are merrily undone. We need not Study much to read their deſtiny, who make ſtout and jovial drinking the great pleaſure of their Lives: For beſides the Treaſure that is waſted, the health that is impaired, the buſineſs that

is neglected, and the time that is loſt by this folly; Men that follow it are over-reached in bargains, and taken in ſundry traps and ſnares which they do not diſcern before they are caught. It is the opinion of good fellows who are mighty men at Wine, and Ale; that ſuch cords of Love are beſt twiſted that are firſt well moiſtened therewith. There is a Generation whoſe temper enclines them to be mighty loving in their Drink, and will then readily yield to any thing that ſhall be deſired; or if they ſeem to be ſomewhat cautious, it is but alluring them to take the other Glaſs, and that will make them bend. This is monſtrous Love which is pregnant with nothing more than Frauds, and deluſions. This is moſt ridiculous Friendſhip, that invites Men to deſtroy their Eſtates.

The modeſt, and venerable Author of the whole Duty of Man tells us: 'That ſome Men ſay it is neceſſary 'for them to drink in this one reſpect, 'of Trading with their Neighbours: 'Bargains being moſt conveniently to 'be ſtruck up at ſuch meetings; but 'the bottom of it is an aim of cheating, 'and defrauding others; For when Men 'are in drink, they ſhall the better be a-

ble

'ble to over-reach them, and ſo they 'add the ſin of cozenage, and defraud-'ing to that of drunkenneſs. Now 'that this is indeed the intent is ma-'nifeſt, for if it were only the diſpatch 'of bargains were aimed at, they ſhould 'chooſe to take Men with their Wits a-'bout them, therefore the taking them 'when Drink hath diſtempered them, 'can be for nothing but to make advan-'tage of them.

It is as a moſt falſe, ſo a moſt abſurd pretence of the drunken Clubs of this intemperate Age, that meeting at the Pot is moſt convenient for buſineſs; as if it were neceſſary that they ſhould become Beaſts, that they might act as Men: And expedient for them to beſot, diſtemper, or drown their underſtandings that they might come off with Honour in every thing they undertake. By the ſame Reaſon a man may lame himſelf that he may run well, and the Labourer may wound his hands, that he may the better fulfil his daily task. So far is buſineſs from juſtifying intemperance, that it rather obliges Men to be ſober. But there is juſt cauſe to ſuſpect that many carry on the Trade of exceſſive drinking upon fraudulent deſigns, for they can indulge their purpoſes

by the compliance of others diſtempered, and clouded brains; which they could never effect by any ſervice, which their ſerene, and clear Reaſon would afford. So they heap iniquity upon drunkenneſs, and (as it were) put out their Neighbours Eyes, that they may pick their Pockets, and caſt a miſt before their underſtanding that their Leger-Demain might not be diſcovered; and though this Project doth not always anſwer expectation, becauſe ſome notable ſuck-ſpigots are over-matched, and thrown into the Pit which they digged, or taken in the ſnare which they layed for others: Yet as the High-Way-Gallant follows on his petty conqueſts, though he be ſometimes put to flight, ſo theſe Pot-companions are obſtinate in their vitious cuſtom, and the ſubtle Arts of improving it, though they are ſometimes out-witted in their own device, outplotted in their contrivance, and maſtered with their own Weapons. It is confeſſed that ſome have more skil in this Myſtery of Wickedneſs than others; but they who have leaſt, may put great cheats upon ſuch who neither think Evil themſelves, nor ſuſpect danger from others. It hath been an ordinary complaint with many: That they have paid great debts for others, and never

never were made drink for their Mony. I cannot think their condition in any reſpect more happy, who by too much drinking, are tempted to bear the ſame Trouble; unleſs by the ſtrength of their intoxicated imaginations they can turn the guilt of intemperance, into a cauſe of rejoycing. But though they came of free coſt at their merry meeting, and went out pleaſantly having nothing to pay, yet when time brings them to an after reckoning, the guilt of their exceſs, added to the account of their Suretiſhip, lies heavy upon them; and the weight of both forces a confeſſion of their folly, if not preſſes them to Death. Wherefore ſince the too common practice of good fellows gives men reaſon to be jealous that one time or other they may conſpire in framing ſtratagems for their undoing, it is highly convenient to keep at a diſtance from the haunts of ſuch Wicked Men; whoſe looſe, laviſh, riotous, and expenſive courſe of Life melts their own, and makes them deſirous of anothers Treaſure; and if their own Credit will not avail for the actual poſſeſſion, they muſt find Sureties among their Companions, who muſt give their conſent at the firſt motion, leaſt making them ſuſpicious of their Friendſhip,

they loſe all the pleaſure of their acquaintance, and be expelled this ſelf applauding Society with diſgraceful Taunts, and ſlanders. One mans ſecurity for another is thought but a common courteſie, and therefore muſt not be denied by thoſe who are dearly united in a Licentious fellowſhip; and cannot be refuſed leaſt their ſweet correſpondence, and merry familiarity ſhould utterly vaniſh.

The wiſe man deſcribes their mirth by a very ſignificant Metaphor, when he ſays, *As the crackling of Thorns under a Pot,* Eccl. 7. 6. *ſo is the laughter of a Fool.* Let their joviality be like the noiſe of flaming Thorns, which ſoon flee away in Clouds of ſmoke: The troubles they bring upon themſelves by their drunken bargains are as the pricks of Thorns which tear and wound them till they bleed, not for their own health, but anothers both profit and pleaſure, and their own damage, and miſery. The ſame Author puts queſtions reſpecting this practice, and Anſwers them, ſaying, Pro. 23. 29, 30, 31, 32. *Who hath wo? Who hath ſorrow? Who hath contentions? Who hath babling? Who hath Wounds without cauſe? Who hath redneſs of Eyes? They that tarry long at the Wine; they that go to ſeek mixt Wine. Look not thou upon the Wine when it is Red, when*

it

it giveth his Colour in the Cup, when it moveth it ſelf aright, at the laſt it biteth like a Serpent, and ſtingeth like an Adder. And probably the Contract that was conſummated at the compotation hath harder Teeth, a ſharper, and a longer ſting. The Death that was in the Pot, was not diſcerned till after the dregs thereof were poured out.

Thirdly, They who would not be Sureties for others; to their own trouble muſt not affect a numerous acquaintance, tho' men are framed for Society, yet there being a great variety in Conſtitutions, Tempers, Inclinations, Qualities, Affections, Educations and Cuſtoms, it cannot be expected that any man ſhould readily faſhion himſelf to the humour of all kind of Company, or procure any conſiderable benefit to himſelf, by a free converſation with all ſorts of Men. Happy are they who are endowed with a prudent ſagacity, and bleſt with a favourable opportunity to fit themſelves with company agreeable to their Genius, and accommodate to their buſineſs, and intereſt in the World: Wherein the Heart of Man anſwereth to man, as in Water, Face to Face. Such Friendſhips muſt needs have the greateſt efficacy, which in all reſpects are

moſt agreeable. The Light of that Society is warm, and pleaſant wherein all affect and poſſeſs each other as themſelves, and mutually tender their concerns as their own, exerciſing their affections, deſires, hopes, fears, joys and ſorrows, as about their own near and peculiar intereſts: Whoſe minds are enlarged beyond private conſiderations, and whoſe faculties are employed for others good as for their own, compaſſing all their concerns within the Verge of their affectionate Care. Their Fellowſhip muſt needs be deſirable who well underſtand the full Vertue of a Divine Charity, and know how to practice it. Their preſence is freely acceſſible, their countenances are affable, their Tempers tractable, their humour ſociable, their behaviour reſpectful, their comunications plain and profitable, their hearts are tranſparent, and their hands beneficial, their correſpondence is amicable, and their continual converſation kind, familiar, and pleaſant. They warmly lodg themſelves in each others hearts, and take a ſweet repoſe in each others embraces. When men as *Jonathan*, and *David* are knit together in that love which is the bond of perfectneſs, and are inſpired with one Soul. When they continually entertain

tain each other with wiſe, and edifying Communications, with lovely and charming occurrences, with conſolatory and fervent endearments, heartily endeavouring to promote each others proſperity, acting as faithfully for them in their abſence, as before their Eyes, walking not only without offence in the meekneſs of a Lamb, and the innocence of a Dove, but in the Bowels of moſt ready Benefactors; Striving who ſhall love moſt, and live beſt, and do moſt good; not being diſhearten'd at any difficulties, but ſtill going on in a conſtant courſe of fervent Love: When Society is thus actuated every way, it is a real happineſs to make one therein, and a mans dear acquaintance ſhall yield him very valuable advantages: For true Friendſhip is no leſs than the cure of melancholly, the relief of ſolitude, the ſupport of weakneſs, the Light of ignorance, the refuge of trouble, the recovery of loſſes, the comfort of ſorrows, the ſupply of neceſſities, the digeſtion of croſſes, the eaſe of Burthens, the mitigation of cares, the cover of Secrets, the extinction of diſcontents, and the help of all infirmities: and as the black ſide of mens condition is much mended, ſo the bright parts thereof are wonderfully illuſtrated

ſtrated thereby: For Friendſhip makes the beſt paraphraſe upon the proſperity of its Members, doubles their joys, Triumphs in their good ſucceſs, encreaſes their Fruits, improves their Talents, multiplies their Advantages, quickens their parts, betters their Morals, enriches their underſtandings and experiences, enlarges all their comforts, and is the Ornament, the Glory, and the pleaſure of their converſation; but a Society Animated with this ſweet, and ſtrong ſpirit of love is a rare ſight in the World. Wherefore men muſt chooſe their Company the beſt that they can, that which is freeſt from ſelfiſh deſigns, and comes neareſt to the moſt Vertuous, moſt ingenuous, moſt faithful, moſt wiſe, and ſober Society: And 'tis prudent to take up with few Friends well tryed, and approved, whoſe company is the Glaſs in which the Beauty, or deformity of every mans mind is tranſparent; the crucible in which the Loyalty, or Adulterations of their addictions are tryed, and the Mint that Coins Treaſures for all uſes. Where Vertue is regent it herds with thoſe only who are Eminent therein, and ſuch who obſerve, and follow the beſt, may be the wiſeſt of all their contemporaries. We ſee that all

ſuch

ſuch Animals, with whom there is an Harmony of Nature, and Union of tendency, aſſociate together; neither Birds, nor Beaſts conſort with their Enemies, but keep as well as they can out of their reach. If our Reaſon will not be concerned in the choice of our company, their Natural inſtinct ſhould prompt us to take heed to our ſelves; that we fall not into that which is the Seminary of Miſchief, the Gulph of all Good Hopes, the bane of preferment, the loſs of Credit, and the broad way to ruin. He can be no Bird of Paradice, who is a Brother to Dragons, and a Companion to Owles. Nothing is more uſual than for ſome to keep company at all Rates, and with all perſons. It may be they are confident of the ſtrength of their commanding Vertue, that they know what to take, and leave, and how to extract ſweetneſs out of all Flowers: And are wiſe enough to diſtinguiſh between the date and the Stone; the Gold and the Droſs, the benefit and the danger of Company. But Vice is deceitful above all things, and hath many devices and Wiles to inſinuate it ſelf into mens affections, and ſometimes by merry and witty Stratagems, entices the well-parted, and ſelf-confident Vertuoſo into

a deplorable State. In all mixtures the compoſition relliſhes much of the moſt bitter ingredients, and that Field is commonly unfruitful where Tares are Sowed together with good Seed. How near was an Apoſtle to great danger, who in the High Prieſts Hall came almoſt to be one of thoſe Fanaticks, who cryed out againſt the Son of God, let him be Crucified. They that uſe any ſort of company, may by the power of Wit, or other bait ſuited to the gratification of ſenſe, be allured to delight in it; and then the company is ſo impreſſive, that they are ſoon transformed into the likeneſs of it; and as Plants taſte of the Soil in which they grow, ſo they ſavour of their manners with whom they joyn in converſation. Hence their minds are corrupted, their Lives are ſhamed, their Credits are blaſted, and their proſperity is overturned. For bad company is the very ſink and lurch not only of all Sobriety, and good morature, but of all thrift and preferment, rendring all relations uncomfortable, by bringing down their cares with ſorrow, fruſtrating their endeavours, contradicting their Counſels, and defeating their Hopes. Few are ſo well armed againſt the infection of bad Livers, but by familiarity with them they may

may be led into a conformity with their manners: For conſtant Fellowſhip is full of Charms and Pleaſures, which ſteal away Mens Hearts by indiſcernible degrees: For which reaſon as we ſhould cheriſh great thoughts of the good; ſo we ſhould ſtrengthen an averſion from Evil company. The great efficacy of a familiar converſe is ſo well known, that men commonly raiſe conjectures, and make probable gueſſes concerning others Fortunes, by that kind of Fellowſhip they liſt themſelves in. We have good Reaſon to believe that Piety and Vertue make the beſt Friendſhips: 'Which are as the 'Sun-ſhine in the Cold, and as the ſhade 'in the Heat, as the Mine of all ſupply, 'and as the Womb of all Fertility; for 'the Sea is not fuller of drops, the Skie 'not more infinite in breaths of Air, and 'blaſts of Wind; the Sun not more re-'plete with Rays, nor the Earth more ſto-'red with particles of duſt, than good 'Companions are of delight, of comfort, 'of profit and praiſe. But the beſt friendſhips are rare Jewels, becauſe that Vertue is too much excluded out of Mens cares which ſhould bring them to effect: and they who will run indifferently into all Companies, take not right meaſures

to

to compaſs the Friendſhip that is moſt worthy of Eſteem, Courtſhip, and Veneration; but betray their own intereſt by a heedleſs embarquing of themſelves too far in unfortunate acquaintance. The greateſt part of the World is vitious, and therefore indigent, ſo that they who are ready to commence a familiarity with all ſorts of perſons, are ſoon tainted with their Vices, and conſequently become partakers with them in their decayed Fortunes: For experience is full of inſtances of the danger of Suretiſhip upon this account, that an eaſie correſpondence with the vitious and needy ſort, abounds with plauſible Arguments to perſwade thoſe who are entered into it, to be yoked with them in their concerns. No man knows how his affections may be entangled in his Company, and when his heart is once taken, they who have won the prize, may deſire what they will, and they ſhall be gratified; and this point is gained of the heedleſs by any caſual circumſtance that pleaſes their phancy. The habit, the demeanour, the Features, the Looks, the Voice, the Songs, the merry Jeſts, the witty Repertees, the fluant and pleaſant Diſcourſes of their Aſſociates; or any thing that may render them good company

pany in their opinion catches their Affections whereby they themſelves are taken, and their Fortunes too: For ſuch a matter as Suretiſhip which may do their buſineſs ſhall not be denied. When a mans company is become the moſt reliſhing pleaſure, and ſweeteſt entertainment of his Life; he muſt not be guilty of any diſguſt by denying any requeſt, leaſt the whole matter of his delight be utterly loſt, by ſuch a defect in courteſie which will be reſented as a provocation. I wiſh men were not ſo eaſily caught by their company, as the World knows they have been, and I am afraid ever will, unleſs they learn more Wiſdom, and foſter no luxuriant inclination for all kind of acquaintance: For if they indulge this idle humour, though they ſhould be ſo prudent as to withhold their ſecurity from him that needs it; yet they ſhall be troubled with Solicitations, and Temptations thereto; and upon their refuſal ſhall be cenſured as men of an hard ill Nature that have Mammon to be their God. It is eaſie to procure a multitude of acquaintance, but not ſo cheap to entertain them according to their neceſſities, Appetites, and Deſires; among whom more hungry Waſps are found, than laden Bees,

which

which is the Reaſon that wiſe men have a Rule to know, and be known not ſo much to the many, and moſt, as to the few, and beſt of men, upon whoſe ſtock all the delight, and profit of Society thrives apace. They chuſe them Friends who are Cordial, and cheap to keep, who can love as they are beloved, and while they adhere to ſuch they admit others only ſo far as civility requires, or commerce conſtrains; and keep them at ſuch a convenient diſtance, as rather obviates, than encourages ſuch near approaches which may be coſtly and troubleſome. But they who are addicted to be familiar with all they can come at, may be ſurprized with thoſe who will practice their ends upon them: So that beſides the great expences they are at to make an acceptable ſhew, and appearance to all men (which muſt be reckoned among extravagances) they are liable to be foiled by ſundry Temptations, and ſubjected to others deſigns upon them: For no Moths are more injurious to Clothes, no Worms to Vegetables, no Traytors to Princes, no Diſeaſes to Bodies,

Generoſiſſima res eſt bonus amicus: Non verbis, non carminibus, magicis, movetur: Non auro, aut gemmis, non ad extremum ferro flectitur amando vincitur, colendoque. Petr. l. 1. dial. 59.

dies, than multititude of acquaintance to Mens Temporal conditions: For hereby they contract Amities, which produce firſt charge, than trouble, and at laſt ruin; or what is little better, irregular Gamings; fretting and litigious quarrels; expenſive entertainments; vile incontingences, and waſting Suretiſhips; all which are back doors to thrift, and quickſands to Eſtates. So that they who covet to be known to many increaſe their ſorrow, as they increaſe their knowledge. They probably aim at a great eſteem, and reputation among Men, and their humour being known, they may meet with Paraſites who ſhall feed their phancies with applauſes, which they ſhall not long enjoy without paying for them; for theſe Trumpeters will not ſpend their Breath for nought: And there are great odds Men cannot come off only with wetting their whiſtles; for if they are not ready to offer them the courteſies which they need, they will be confident to ſolicite for them, and when the requeſt is granted, and they are once deeply engaged, they ſhall be left by thoſe who ſounded a March to their generoſity, and muſt be conſtrain'd to ſound their own Retreat to their loſs and ſhame. So they that gape for popu-

lar Air, are often forced to ſwallow Gall and Wormwood; and whatever deſigns Men have in ſeeking familiarity with all ſorts of Men, there are ſome who will ſpie out their intentions, and will make their advantage of them; or if they move without deſign, as not being capable to project any thing for themſelves, but are led by meer Vanity; their caſe is the more extravagant and dangerous, and within a ſhort time may be beyond all Salve miſerable; for he that is hurried blind-fold through all ways, may either fall into a deep Pit from whence there is no recovery, or ſhall ruſh into a Wood of Briars and Thorns which ſhall tear him in pieces. Were men wiſe to know many, and yet to keep ſuch a convenient diſtance, as may help them to a good proſpect of all the beſt uſes that are to be made of their acquaintance; the more numerous it is, the more experience, skill and knowledge they might obtain: But they who will go too near, and ſuddenly contract a familiarity with any face, may ſoon put their Necks under a yoke too heavy for them. They that in this wiſe will venture at all, ſhall loſe all. The itch of too great, or too much company, proves to be ſuch a ſore in Families,

as

as corrupts all Relations therein: For Parents by being too fond of many, become unnatural to their own iſſue: Children by running into Temptations of divers ſorts, are ſo foiled thereby, that they become diſobedient to their Parents: Husbands in taking their pleaſure this way, either forget their Wives, or grieve their hearts with a churliſh rudeneſs, or a ſcant proviſion: Wives, by wandring from Houſe to Houſe and tattling with all ſorts, are either Tempted to be diſloyal to their Husbands, or neglect the buſineſs proper for them within their own Doors: Servants alſo by this kind of wantonneſs, become Lazy and Licentious, if not groſly perfidious and wicked. And all that are guilty of this looſeneſs darken their Credit, leſſen their Treaſure, weaken their power, and poſſibly are ſoon reduced to ſuch ſcantneſs, as that they are forced to practice ſhifts, which haſten their Diſgrace and Ruin. But I need not make a large Declamation concerning all the bitter Fruits, and lamentable conſequences of this prodigious Folly: The common miſchiefs whereof have forced thus much from me, and the danger of Suretiſhip upon this account, is (I ſuppoſe) ſufficient-

ly plain to every Attentive Obſerver. Wherefore I ſhall trouble the Reader no longer, preſuming that the conſideration of theſe few things which have been ſuggeſted to him, will be an effectual means to preſerve him from the ſnare, which his own intereſt will oblige him to paſs by with a ſwift foot. If he learn to be Religious towards God, he will find himſelf bound to be juſt to himſelf and his Family; prudent in all buſineſs; and highly concerned in the acts and exerciſes of all Graces, which are of a thriving Vertue. If he ſhun a drunken fellowſhip, and by a conſtant ſobriety keep a clear and ſerene underſtanding, he ſhall not ſubject himſelf to the deſigns of mighty drinkers, whoſe crafty bargains are extreamly chargeable to ſuch perſons whoſe hearts are eaſily over-charged with ſurfeiting and drunkenneſs. If he have a watchful eye to his company, and do not affect a ſupernumerary acquaintance, his affections ſhall not, (nor therefore his Treaſure) be caught by thoſe who watch and wait for a favourable occaſion to practice their ends upon him. If he be careful in theſe things, I do not queſtion, but by walking thus uprightly, he ſhall walk ſurely, and keep himſelf from danger.

FINIS.

A

CATALOGUE

OF

BOOKS,

Printed for, and sold by *Samuel Heyrick* at *Grays-Inn-Gate* in *Holborn*.

In Folio.

Bulstrodes Reports.
Cookes Institutes 2*d*. 3*d*. and 4*th*. Parts.
Saunders Reports.
Noyes Reports.
Registeer of Writs.
Hetleys Reports.
Leonards Reports.
Littletons Reports.

Modern

Modern Reports.
Daltons Juſtice.
Daltons Sheriffs.
Cowells Interpreter.
Officina Brevium.
Rolls Abridgment.
Rolls Reports.
Browns Entries.
Winches Entries.
Cookes Entries.
Crookes Reports. Three Parts.
Kebles Reports.
Kebles Aſſiſtance to Juſtices.
Cookes Reports in Engliſh.
Anderſons Reports.
Raſtells Entries.
Robinſons Entries.
Vidians Entries.
Hobarts Reports.
Palmers Reports.
Moores Reports.
Hanſards Reports.
Year Books Compleat.
Plowdens Commentaries.
Rawleighs Hiſtory of the World.
Clelia a Romance.

Ri-

Ricauts Royal Commentaries, or the History of the King of *Peru.*
Partheniſſa a Romance.
Bakers Chronicle.
Bacons Natural Hiſtory.
Dr. *Browns* Works.

In Quarto.

Brownlowes Reports.
Doctrina Placitandi.
Compleat Clerk.
Fleta with *Seldens* Notes.
Perfect Conveyancer.
Attorneys Academy.
Goldsboroughs Reports.
Hughes Original Writs.
Brownlowes Judicial Writs.
Callis reading of Sewers.

In Octavio.

Clerks Guide in Four Parts.
Clerk of the Market.
Davenports Abridgment of *Cookes Littleton.*

Irelands

Irelands Abridgment of *Cooks* Reports.
Kitchin of Courts.
Natura Brevum.
Terms of the Law.
New Book of Inſtruments.
Compleat Juſtice.
Finches Law.
Meritons Guide to Conſtables.
Meriton of Wills and Teſtaments.
Lamberts Perambulation of *Kent.*
Charter of the Cinque Ports.
Doctor and Student.
Abridgment of Doctor and Student.
Deggs Parſons Counſeller.
Hughes Parſons Law.
Browns Modus Intrandi.

FINIS.

BRITISH
7 JU71
MUSEUM